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*Analysis  
of Letter Writing  
Townsend*

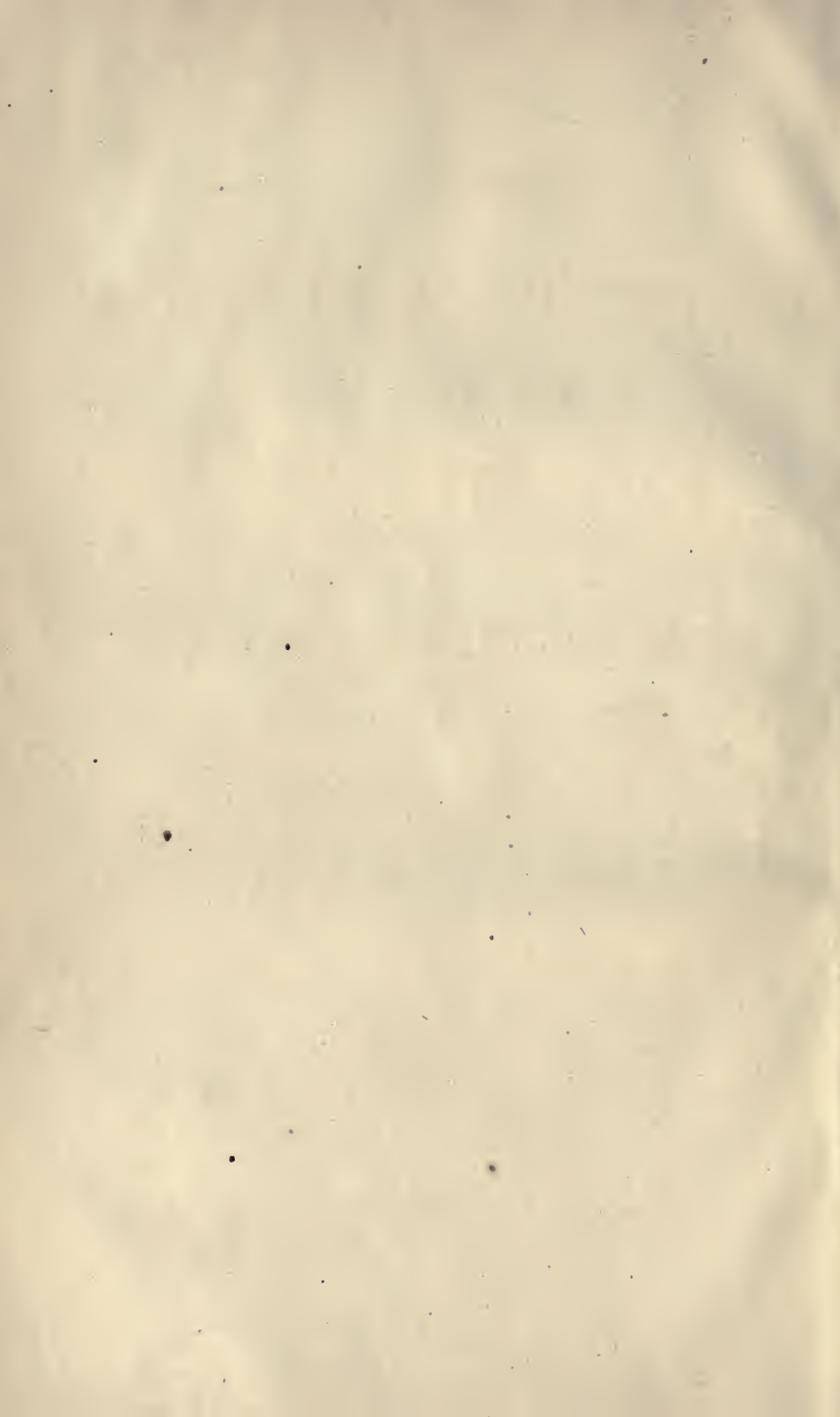
*Q. Edwards*

*Business*

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ANALYSIS  
OF  
LETTER - WRITING,  
WITH  
A LARGE NUMBER OF EXAMPLES  
OF  
MODEL BUSINESS LETTERS.

BY

CALVIN TOWNSEND,

*COUNSELLOR AT LAW,*

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"ANALYSIS OF CIVIL GOVERNMENT," "ANALYSIS OF  
COMMERCIAL LAW," ETC., ETC.



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## PREFACE.

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FOR several years past the author has been engaged in the *Rochester Business University* as lecturer on *Commercial Law*, and instructor in *Business Correspondence*. His method of presenting these subjects on the blackboard is peculiar. The favor with which his work on *Commercial Law*, analytically and topically arranged, published in 1871,\* has been received both by business colleges and the legal profession, has encouraged him to the preparation of this work on a plan similar to that.

It is designed chiefly for the use of pupils in normal and high schools, business colleges, the advanced classes of the common schools, and especially for business men, and young persons of both sexes preparing for business life. It is hoped it will be found useful also to teachers and instructors of every grade.

No attempt, so far as the author is aware, has hitherto been made to teach letter-writing topically and analytically, as to form or matter, in the schools of any grade in this country. So far as his knowledge extends, this is the first effort of the kind in that direction. He has long felt the want of a good text-book for the use of his own classes.

\* Published by Ivison, Blakeman, Taylor, & Co., New York.

This little volume makes no pretensions to teaching the pupil how to compose a letter. That can hardly be done by itself, either as an art or as a science. But all the arts and all the sciences contribute to that end.

To give a finished literary character to a letter requires superior literary qualifications on the part of the writer. These cannot be acquired through the study of this or any other work on letter-writing. They are the fruits of broad culture in all departments of learning. The ability, therefore, to write a scholarly letter implies that the writer is a person of scholarly attainments.

But literary culture does not always enable one to give the proper details of mechanical arrangement to a letter. It may have all the literary polish and rhetorical finish that might be expected from the pen of a Milton, an Addison, or a Chesterfield, yet the manuscript may present a very uncouth and shabby appearance. Were it to fortunately fall into the hands of a printer who was master of his art, on him would devolve the labor of correcting all its mechanical blunders, and of bringing order out of chaos. Many a printer has saved, or at least protected, the reputation of an author.

The manuscript letters of not a few of the most gifted literary characters would, in mechanical arrangement, be a discredit to an ordinary schoolboy or merchant's clerk of fifteen or sixteen years of age. Thousands of letters are written every day, faultless in composition, but abounding with errors in mechanical detail. They read well to the ear, but are horrid deformities to the eye.

Few, indeed, of the letters of our best business men, taken just as they are written, are fit for the press. Their authors would be

ashamed of them, were they to be published, perchance, with all their errors. The composition may be excellent, — perhaps not a word need be omitted or added, — the penmanship may be good, but the entire appearance and dress are faulty in the extreme. And the faults are purely of a mechanical character, and such as any schoolboy could learn in a few hours to avoid.

This work is intended as a correct guide in the matter of mechanical detail, and in the combinations of the parts of a letter, whether, in its composition, it be a good one or a poor one. This is its chief end and aim.

If the student will attentively study it, he will readily learn to avoid all that class of common errors in letter-writing. It will cost him the labor of but a few lessons at most.



## DIRECTIONS TO THE TEACHER.

**I**N teaching according to the plan of this work, the blackboard and slate must be brought into constant use. It will be idle to attempt to teach this subject, as herein arranged, without them. With them, that pupil who can write a tolerably fair hand must be dull indeed that cannot learn perfectly in a few lessons how to give to a letter its proper mechanical form, dress, and features. A little careful blackboard practice, following the models and examples, will be found to be all that is necessary. The author, therefore, hopes the teacher will not attempt to use this work without the blackboard.

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# PART FIRST.

## STRUCTURE OF A LETTER.







# ANALYSIS OF LETTER-WRITING.

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## INTRODUCTION.

AS the phrase is here used, the *structure of a letter* means simply the mechanical form and arrangement of its several parts. It has no reference to the literary character or subject-matter.

Every business man knows that the structure of a letter may be such as to present to the eye a pleasing appearance, though it be wholly destitute of grammatical or rhetorical merit. The letter may have such a faultless mechanical form and dress that it will make a favorable impression upon the mind of the reader at a glance. Even if the handwriting is clumsy to an extreme, and according to no approved system of penmanship, it may exhibit skill of arrangement, and apparent experience in letter-writing as an art, which is most acceptable to the business man.

The *man* of business usually has what is called a business air; so the business letter may have an air of neatness and finish, depending on no one, but many, little things. Any one of these little things can be easily taught, and easily learned, so that all the necessary parts may be mastered without difficulty. First learn perfectly the several parts, one by one, and then the combinations can easily be made.

The structure of a letter can be as easily taught as the rudiments of drawing or penmanship. One who can write a promissory note, or even his own name, legibly, can learn in a very short time to construct a letter, in the mechanical sense of the word, so that it shall be liable to no just criticism, except, perhaps, in regard to the handwriting. Indeed, this is the only *difficult* thing about the structure of a letter; while it really con-

tributes about as little, perhaps, to the dress of it as any one of a dozen things that require no labor at all; simply attention.

For want of a few little things to be observed or omitted, a letter of unexceptionable style of language is often most repulsive in appearance. It seems to have been written by one who has no mechanical taste, and no proper ideas of order.

Moreover, the chirography may be elegant beyond criticism; but, somehow or other, the lines seem to be pitched together, as though the writer were fully resolved to make good penmanship look as bad as possible. A lady may be clothed in expensive costume, yet not be elegantly dressed. Each article by itself may be faultless, but the combination hideous in the extreme. So each part of a letter, standing by itself, may be well done, but, taken together, it seems a collection of mere patchwork. The better the handwriting of such a letter, the worse the sheet appears to the eye of cultivated taste.

In treating of the *structure* of a letter, it will be convenient to divide the subject into two chapters,—the first embracing *Things to be observed*, and the second, *Things to be avoided*.

### QUESTIONS ON THE INTRODUCTION.

1. What is meant by the *structure* of a letter?
2. What does every business man know about it?
3. What impression does a letter, faultless in structure, produce on the mind of the reader?
4. What is the effect of skill in arrangement?
5. What kind of an air should a business letter present?
6. On what does this depend?
7. What should be first learned?
8. What is said about learning the several parts?
9. What is the most difficult thing to learn?
10. How much, comparatively, does this add to the dress of a letter?
11. What makes some letters repulsive in appearance?
12. How may a letter look, though in a good handwriting?
13. Why is this so?
14. When may a good handwriting add to the bad appearance of a letter?
15. Into how many chapters is the structure of a letter divided?
16. What does the first embrace?
17. What does the second?

CHAPTER I.

THINGS TO BE OBSERVED.

THE student should be required, without the aid of the book, to place all tables on the *blackboard*, and to briefly explain them himself, before the teacher gives his lecture or makes his remarks. If the student does not possess confidence sufficient to give the explanations, the teacher can aid him a little at first by asking the questions appended hereto, or any others that may suggest themselves to his mind.

BLACKBOARD EXERCISE.

1. <b>Materials.</b>	{	1. Paper. . . .	{	1. Size. . . .	{ 1. Length.
				2. Width.	
		2. Pen. . . .	{	2. Quality.	
				3. Color.	
				1. Quill.	
		3. Envelope. .	{	2. Gold.	
				3. Steel.	
		4. Ink.	{	1. Quality.	
				2. Size. . . .	{ 1. Length.
				3. Shape.	2. Width.
		4. Color. . . .	{ 1. White.		
			2. Buff.		

SECTION I.

MATERIALS.

The first, and one of the most important things to be observed in the structure of a letter is, to secure the proper *materials* for that purpose. To make the subject plain, the foregoing analysis has been presented for your exercise on the blackboard.

Every one who has had any practice in letter-writing knows that good materials are essential to the proper structure of a

letter. The writer's work may be spoiled in appearance for the want of good paper, a good pen, good ink, and a suitable envelope. You cannot do your very best work on a letter—and you should always do your best—without all these. The best is the cheapest, all things considered.

**1. PAPER.**—In regard to paper, the subject is divided into 1. Size; 2. Quality; 3. Color.

**1. Size.**—For a business letter of any importance, especially if it is a long one, the full-sized letter sheet is generally preferable. A commercial note sheet may properly be used for a short business letter of no special importance, and one which it may not be necessary to file for future reference. But most merchants and business men, it is believed, prefer the sheet of letter size. Never use cap paper for this purpose. It is awkward, clumsy, and vulgar.

**1. Length.**—The length of the full-sized business letter sheet is about ten inches. Some are a little longer; but this is not far from the usual length.

**2. Width.**—The width corresponding to this length is about eight inches. The size of the paper, however, whether letter or note, should be adapted to the size of the envelope to be used.

**2. Quality.**—While paper is as cheap as it is at present, there can be no good excuse for using a poor article. Get the very best, and no other on any account whatever; and for the sake of economy, buy by the quarter, half, or whole ream.

It is difficult enough, if you have had but little experience in the business, to give your letter the desirable appearance even with the best materials, and without good paper a failure is certain.

Good paper will generally inspire more care in your work, and more of a painstaking disposition than a poor article. We are always more careful with a good material than with a poor one. A tailor will do his part of a garment better, even at the same price, if his customer furnishes good fine cloth for the job. A jeweler will be more careful of a fine watch or bracelet than of a coarse one.



Thick, heavy paper is not always, nor generally, the best for letter-writing. It should have a smooth surface, and be fine and flexible. Some prefer a glazed, others a cold-pressed, dead surface. Take your choice.

**3. Color.** — White paper, or that which is very slightly tinged with blue, should be used for business letters. No one but a fop or dandy will use any other color. Ladies may, perhaps, indulge their taste in the use of tinted, or even perfumed paper, if they like, in their social correspondence; but the gravity of business is quite inconsistent with such childish display. A solid merchant or business man would probably reject an application for a situation, even if he deigned to answer it at all, were it written on scented and tinted paper.

**2. PEN.** — This is made of the goose-quill, or of gold or steel.

**1. Quill.** — The old-fashioned goose-quill pen has so nearly gone out of use that nothing need be said about it here. It is preferred, however, by some writing-masters for some particular branches of ornamental penmanship; and once in a while you may find an old gentleman who will use no other kind of pen. But the goose-quill pen is nearly forgotten.

**2. Gold.** — The gold pen is by far the most durable, — lasting, as it does, by careful usage, almost a lifetime. It is preferred to any other by many professional bookkeepers. When the writer has once become accustomed to his favorite gold pen, he can write with almost absolute uniformity. The chief objection to it is its cost; though writing-masters claim that it is not equal to the steel pen in its capacity to make the fine hair marks. But these are not very essential to the good appearance of the business letter, especially not in any such degree as in ornamental penmanship.

**3. Steel.** — The steel pen is now in almost universal use in this country. It is manufactured in great variety and perfection. The expense is but trifling, as a box containing a quarter of a gross, three dozens, can be obtained at almost any stationer's for fifty or seventy-five cents, — only a cent or two each, at the highest prices.

By trial you can ascertain the kind, size, and quality best



adapted to your hand,—the breadth of nib, the flexibility, and fineness required.

Steel pens are known by letters, as A, B, C, etc., or by numbers. When you have ascertained the letter or number best suited to your hand, you can, of course, order accordingly.

Some persons must have a much larger, heavier, stronger pen than others. One manufacturer's pen may not suit your hand at all, while for another person he makes just the pen wanted.

**3. ENVELOPE.**—A few years ago envelopes were very rarely used. But now scarcely a letter is mailed that is not inclosed in an envelope. In selecting them, a few things should be observed.

**1. Quality.**—As in making your selections of paper, get the best. The difference in cost between a good and a poor envelope is not worthy of a moment's thought. For safety in the transmission of your letter through the mail, it should be of firm, strong material. Thin, flimsy, porous envelopes often become mutilated through the rough fare of the mail-bags, especially when sent a great distance.

**2. Size.**—The size of the envelope should correspond to the size and shape of the sheet to be inclosed.

**1. Length.**—If you use commercial note paper for your letter, the length of the envelope should exceed the width of the note sheet by about a quarter of an inch, so that, when the letter is inserted, there shall be but little, if any, perceptible vacant space about the edges.

If letter size is used, which is generally preferable, the length of the envelope should exceed by about an eighth of an inch one half the length of the sheet of paper.

**2. Width.**—The width of the envelope should be a little over one half its length; say, as three is to five and a half; about three inches by five and a half, or in that proportion. This is one of the regular forms for ordinary business envelopes.

**3. Shape.**—The shape of the envelope should be oblong, as already defined; the corners, right angles. Avoid the use of envelopes of irregular and fancy shape, such as have two obtuse and two acute angles, or of triangular form. They are unbusi-

ness-like, and necessitate irregularity in folding the letter to be inclosed. Their use stamps the writer with dandyism and foppishness, not to say puerility.

**4. Color.** — No fancy-colored envelopes are suitable for business letters. To the business man they are offensive, if not disgusting. A few years since a veteran Boston merchant declined to comply with an order for goods, or to open negotiations on the subject, for no reason only that the order was inclosed in a pink-colored envelope. Perhaps this was extra fastidiousness. He professed to read character through small things; and he said, that no man that *was* a man and had a business mind would do such a foolish, childish thing.

The color of the business envelope should be pure *white*, or *buff*. Light buff is preferable to the deeper and more positive shades. The best usage sanctions either of these colors, and these only. Either may be used according to your choice.

**4. INK.** — But, no matter how good your paper, pen, and envelope may be, if you write with poor *ink*, you will be certain to spoil your letter. A letter can never make an acceptable appearance written with anything but the best of ink. It should be selected with the greatest care, and with reference to its complexion and generous flow from the pen. It should be positively dark — nearly black — and free from sediment, so that the flow will be uniform; not leaving an occasional blot among the heavy strokes. Who has not puzzled his eyes and taxed his patience in the effort to decipher a letter written with pale ink, filled with sediment? The writer of a letter does himself injustice in the use of such ink, and needlessly inflicts an unpleasant task on his reader. The sediment gives an appearance of two or more kinds of ink having been used in the same line or word, and marks the author for carelessness.

Said an old, experienced bookkeeper, "I must have ink that makes the pen *talk*; that makes it speak for itself, and with uniform tone. I want the writing to look just the same the moment the ink is put on, as it will ten years afterwards. I cannot bear to wait a few hours to see what I have written."

Nearly all good ink, however, will become more positive in complexion a few hours after being applied. But none should be used that does not afford a feeling of satisfaction, the moment it is put on, that you have done what you intended. Pale ink is insipid, — almost abominable.

A little English work, called the “Model Letter-Writer,” says, “It is a good plan to keep a common nail in the inkstand. It must be free from rust when put in, so that the action of the acid in the ink may be expended on it. The ink will not then destroy the pens so much.”

Never leave the pen in the ink after writing; wipe it carefully, and it will keep pleasant for use, and last twice as long.

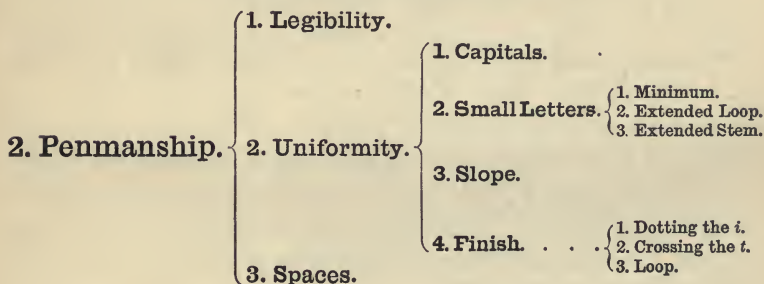
## QUESTIONS ON CHAPTER I.

### SECTION I. — *Materials.*

1. What is the subject of this chapter?
2. What is the subject of this section?
3. What kind of materials is necessary?
4. What is the blackboard exercise presented for?
5. How may the work of a letter be spoiled?
6. What should you always do in letter-writing?
7. Which are the cheapest materials?
8. Which is the first of these?
9. What are the divisions in regard to paper?
10. What quality of paper should you use?
11. In what quantity should you buy it?
12. What is the result of poor materials?
13. How does good paper affect the writer?
14. What are we always most careful of?
15. What is said of the tailor and jeweler?
16. What, about the surface of paper?
17. What sized sheet is generally preferable for business letters?
18. What size do business men prefer?
19. What is generally the length?
20. What, the width?
21. What color should be used?
22. What kinds of pens are used?
23. Who prefer the quill?
24. What are the advantages of a gold pen?
25. What, of a steel pen?

26. How should you select your pen?
27. How are steel pens known?
28. What is the need of a variety of pens?
29. How long have envelopes been used?
30. What kind should you get?
31. Why not use a cheap article?
32. What should the size correspond to?
33. In using note paper, what should be the length of the envelope?
34. What, in using letter paper?
35. What should be the width compared with the length?
36. What, its shape?
37. What is said of irregular shapes?
38. What, of the color of a business envelope?
39. How did the Boston merchant like a pink envelope?
40. What is said about ink?
41. What two qualities are essential?
42. What color is preferable?
43. Why is sediment objectionable?
44. What did the old bookkeeper say?
45. What is said of pale ink?
46. What, of leaving your pen in the ink?

### BLACKBOARD EXERCISE.



## SECTION II.

### PENMANSHIP.

With good materials for the execution of the work there is no reason why any man or woman having one healthy hand and one eye that can see should not be able, by a reasonable amount of practice and painstaking, to write a hand that will not be particu-



larly objectionable. Culpable indifference, laziness, or, to speak a little more mildly, indolence and downright carelessness, according to the uniform testimony of all experienced teachers of penmanship, are, in nineteen cases out of twenty, the only obstacles in the way of a good, fair, legible handwriting.

A little earnestness, industry, carefulness, and perseverance will overcome all difficulties. Elegant penmanship is not the subject here proposed; but a good, readable, business handwriting.

In accomplishing this, three essential particulars must be observed. The writing-master will tell you of many more, but all his minutiae of instruction will be covered by these three heads, — *Legibility, Uniformity, and Spaces.*

1. **LEGIBILITY.** — Were it necessary, everything else should be sacrificed to *Legibility*. Every teacher knows that children just beginning to write, make much plainer work than the more advanced pupils. Indeed, their whole aim is to so form their letters that they can be read. They do not seem to think of anything else; especially when their efforts are entirely voluntary, unaided by the teacher. This demonstrates that it is nonsense to contend, as many persons do, that *they* could never learn to write a legible hand.

There are those who, from mere snobbishness, affect to despise legibility, and who even boast that nobody can read what they write without a severe test of patience. They have heard that such and such a distinguished man wrote a miserable, tangled scrawl that nobody could read, — not even the writer himself, after the ink was dry, — and they seem to fancy that if they can exhibit the same ridiculous and barbarous peculiarity, they establish that they too are great.

This is a kind of apishness that is insipid in the extreme, not to say idiotic. Perhaps it is of little consequence, however, whether such attempts at imitation of bad examples succeed or not, as the silly imitator will hardly be likely to ever write anything worth reading. It is coveting blemishes and deformities, because some great man has them. It would be just as sensible for the poetic aspirant to desire a club foot because Lord Byron had one.



Through all the years of your pupilage, and for years after its close, it should be your aim to write with such legibility that not one word can be mistaken for another, nor one letter of a word for another. Do not impose the necessity upon the person with whom you have business relations and correspondence, of making fruitless efforts to decipher your awkward hieroglyphics, until his patience shall be completely exhausted. Such scrawls are utterly inexcusable, and may reasonably provoke resentment. Lord Palmerston said, "People have no business to save their own time at the expense of mine."

A merchant in Baltimore, who probably believed in imitating some great man's horrid chirography, wrote an order to a New Orleans business house, asking them to send him by express one hundred boxes of collars. He was greatly surprised and chagrined at receiving in a few days one hundred bales of cotton. He protested that he gave no order for bales of cotton, and resisted payment. But, in a lawsuit brought to recover, he lost his case; for neither bench, bar, witness, nor jury could make anything of it but an order for cotton.

A merchant wrote to the Indies for a lot of *mangoes*. He received by return ship a fine lot of *monkeys*.

A wine merchant on the Hudson River sent an order to New York for three *barrels of beer*. He received by first steamer a large *black bear*, with the assurance that the other two should be forthcoming as soon as the cubs were old enough to leave their mother.

The sermon of a clergyman who was careless in his penmanship was in the hands of the printer. In the document was this passage: "*No cross, no crown.*" But the printer read it and printed it, "*No cow, no cream.*"

The legibility of writing is sometimes spoiled by making the letters too small. A very fine, delicate hand detracts very much from the business appearance of your letter. Besides, the words and parts of words will be less likely to be made perfectly if the hand is very small and delicate. The character of such penmanship is merely negative; that is, there is no character to it. Of course it is less easily read than a bolder hand. Ladies seldom

write a good business hand, because they make their letters too small. On this account, they do not easily obtain positions requiring a bold business hand.

**2. UNIFORMITY.**—Under this head may properly be included *Capital Letters*, *Small Letters*, *Slope*, and *Finish*.

**1. Capital Letters.**—The proper distribution of capital letters will not be considered in this place. That subject may be found farther on.

Capitals should be written of uniform size,—that is, the same letters. Not that *I*, for instance, should occupy as much space as *W* or *M*; but one of these letters should occupy the same space in one part of your letter as in another.

Again, those capitals that are projected below the line, such as *J*, *Z*, and *Y*, should be uniform in the length of that projection. The height above the line should also be uniform with all capitals, whether they reach below or not. No capital should be longer or shorter above the line than the others. Should your address be *Dear Sir*, for instance, do not make the capitals *D* and *S* any larger there than in any other part of the letter, if you have occasion to use them again. An exception is, perhaps, allowable in the case of capitals used for the heading and signature, they being somewhat detached from the main body of the letter.

But in no case should your capitals interfere or blend with the writing on the line above or below them. Hence all flourishes, requiring extra space, are to be carefully avoided. In a letter, at best, they are conspicuous deformities.

**2. Small Letters.**—The *small letters* are divisible into three classes,—the *Minimum*, the *Extended Loop*, and the *Extended Stem*. They are not, except as classes, of uniform length above or below the line.

**1. Minimum.**—The *minimum letter* is of the smallest class, and may be used as a measure for the others. This class includes *a*, *c*, *e*, *i*, *m*, *n*, *o*, *u*, *v*, *w*, and *x*. All minimum letters should be made to exactly correspond in length with the *i* or *u*. Extend them to the same height, precisely, as these two letters. By a little practice you will be able to reach perfection in the length

of this class of letters. The letters *r* and *s* extend one fourth higher than the minimum letters.

2. *Extended Loop*. — The *extended loop* letters are *b, f, g, h, j, k, l, y, and z*. They are called extended loop letters because they extend above or below the minimum letters, and are made with a loop.

The professional penman's rule is to extend these letters above or below the line on which you write, so as to make them just three times the length of the minimum letters. They should correspond precisely to the length of the capitals above or below the line, as the case may be.

3. *Extended Stem*. — The *extended stem* letters are *d, p, q, and t*. They should extend above or below the line of writing, twice the distance of the minimum letters, with the exception of *p*. That letter should extend above the line but once and a half the length of the *i*; below the line the same as the other stems.

3. *Slope*. — Some, especially left-handed persons, prefer to slope their letters to the left, forming what is called the Italian or back hand, thus, *Italian hand*. But this is a perplexing hand to read, unless every letter is made with perfect distinctness. Others write nearly perpendicular to the line of writing. Generally, however, the slope to the right, at an angle of about fifty degrees, a little more or less, is preferred by good penmen.

But whichever slope you adopt, whether to the right or left, or if you make your letters perpendicular to the line of writing, you should be careful to make every letter correspond with every other letter in its angle to the line of writing. The dress of any letter will be spoiled by zigzag slopes, or, indeed, by any departure from uniformity in this respect.

Take the following as an example of the staggering hand, too often practised.

Rochester, N. Y.,

October, 9, 1872.

Smith & Brown,

Erie, Pa..

Gentlemen, — We beg to inform you that our Mr. Smith will have the pleasure of waiting upon you about the 25th instant, when the favor of your orders is respectfully solicited.

Thanking you most sincerely for all past favors and kindnesses, we are, gentlemen,

Very truly yours,  
Brown & Brothers.

Now let us change this letter to uniformity of slope, and see how much more pleasant it is to the eye, though by no means written with artistic elegance.



Rochester, N.Y.,  
October 9, 1872.

Smith & Brown,  
Erie, Pa.

Gentlemen, — We beg to  
inform you that our Mr. Smith  
will have the pleasure of waiting  
upon you about the 25th instant;  
when the favor of your orders is re-  
spectfully solicited.

Thanking you most sincerely  
for all past favors and kindnesses,  
we are, gentlemen,

Very truly yours,  
Brown & Brothers.



All the letters of a word, and all the words of the line and paragraph, should be adjusted to the same angle with absolute precision. Such adjustment will cover, in some degree, other defects. In business letter-writing, or in letter-writing of any kind, this matter of uniform slope is of no small importance. It has almost everything to do in giving dress to the letter; or, at least, there is no such thing as an attractive appearance without it, whatever other qualities it may possess. The student should give his attention to it and industriously practise it until no further effort is necessary.

**4. Finish.** — By want of *finish* one letter, or part of a letter of a word, is often mistaken for another. Particular attention is called to the careless practice of omitting to dot the *i*, to cross the *t*, and to loop such letters as require looping, as well as the practice of looping the stems. If your pen, ink, and paper are good, this blending the stem into a loop and loop into a stem, with a little care, can always be avoided. Such mistakes are the results of downright carelessness.

If the minimum *i* and *e* are connected, and the former is not dotted, nor the latter looped, they may be easily mistaken for *u*, *a*, *n*, *r*, or even for a part of an *m* or *w*. If the upper part of the *c* is not pointed it may be mistaken for *e*, *i*, or a part of some other letter. Should the *t* standing next to *l* in the same word be looped and not crossed, or be so crossed as to involve the *l*, confusion will result. *Filter* might thus be made to read *filler*, or *fitter*.

A young man wrote to his father from New Orleans that the weather was so hot there in January that everybody was becoming *half wilted*. The father read it *half witted*, and wrote his boy to come home immediately.

By careful practice the student will acquire a settled habit of giving perfection to each letter and word. The experienced teacher of penmanship will tell you that by patient practice all difficulties can be surmounted, and that it will soon be found as easy to make your letters and words perfect as imperfect, especially so far as legibility is concerned; for this quality does not at all depend on what may be called elegance. Stiff and awk-

ward writing may, nevertheless, be made plain as print, simply by an observance of these rules.

**3. SPACES.**— There are rules in regard to spaces between words, and letters standing for words.

And first, the distance between one word and another, whether the words are of one or several syllables, and between letters standing for words, should be uniform. The rule is the same in reference to letters standing for words ; as *a*, the pronoun *I*, and the interjection *O*.

No matter with what elegance you may make each letter or word, the eye of the reader will be confused if they are set too close together, or if the spaces between them are unequal. Each word should be made to stand out distinctly by itself. Some persons write their words so close together that the reader becomes perplexed as to where one word ends and another begins.

The rule is, to leave space sufficient to write the minimum *m* between the words, of the same size of that letter used in the body of your writing. As already stated, the same spaces must be left between words of one, two, or three letters as between words of any number of letters or syllables ; as, *to*, *of*, *in*, *but*, *and*, etc. \* The letter *a* standing by itself, as *a* dollar, must have just as much space on each side of it as the longest word in our language. It would be difficult to read even a printed book, were there no more space between the words than between the letters of a word.

After an interrogation or exclamation point, and following the period, space enough should be left to write a double *m*. The colon and semicolon should be allowed nearly or quite the same. When the dash is used, let it occupy about as much room as would be required to write the word *and*.

Notice the following examples of proper and improper spacing:—

(Properly spaced.)

620 Broadway, New York,  
August 3, 1872.

Dear Sir, — I should be much obliged could you spare the first volume of "Hume's History of England" a few days longer, as a member of the Library Association wishes to have a sight of it just now, though the usual time of detention has expired.

Your obedient servant,

Samuel Dunning.

To John Smith,  
Librarian.

(Improperly spaced.)

620 Broadway New York August 3, 1872.

Dear Sir I should be much obliged could you spare the first volume of "Hume's History of England" a few days longer, as a member of the Library Association wishes to have a sight of it just now, though the usual time of detention has expired.

Your obedient servant,

Samuel Dunning.

To John Smith Librarian.

## DIRECTIONS TO THE TEACHER.

THE teacher cannot teach this work with facility, especially that part of it which relates to the mechanical structure and appearance of a letter, without almost constant use of the *Diagram*, on page 23. The author has used it several years in his instructions on this subject, and knows well its advantages. It is indispensable. Not only must the ear hear the teacher's words, but the eye must be presented with the *plan*. It serves a far better purpose, though the same in kind, than maps in the study of geography.

The *Diagram* should be placed on the blackboard, enlarged to the size of 16 by 20, or 20 by 25 inches, so that every member of the class can easily see it.

The *heading* should be carefully written where it belongs, giving to it its exact *position*, adopting such *items* as the teacher may choose. One set of items after another may be used, until a great variety has been presented to the class.

The items constituting the *names* and *additions*, the *address* and the *conclusion*, may likewise be varied by the ingenious and skilful teacher. Minute instructions are given on all these subjects a little farther on in this work.

The *punctuation* of all these parts of a letter should be practiced by every pupil in the class. The teacher can do his work on the blackboard, requiring the pupils to do theirs on their slates.

False examples of position, items, and punctuation of the several parts of a letter may be given to good advantage by the teacher, requiring the pupils to make the proper corrections.

The author objects to being held responsible for any want of success in teaching this work, unless his plan of instruction is strictly followed.

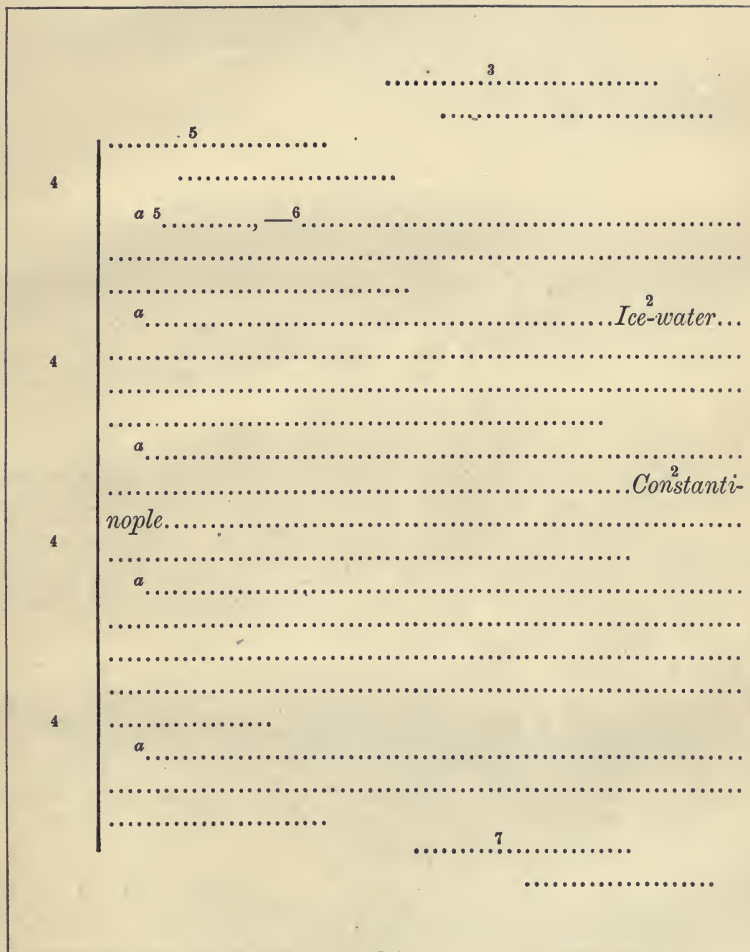
**KEY TO THE DIAGRAM.**

- 2, 2. Hyphen. See Sec. II., Part Second, Chap. I.
- 3. Heading. Sec. III., Part First, Chap. I.
- 4, 4, 4, 4. Left margin. Sec. IV., Part First, Chap. I.
- 5. Names and address. Sec. V., Part First, Chap. I.
- 6. Where to begin. Sec. VI., Part First, Chap. I.
- 7. Conclusion. Sec. VII., Part First, Chap. I.
- a, a, a, a, a.* Paragraphs. Sec. VI., Part First, Chap. I.





DIAGRAM OF THE STRUCTURE OF A LETTER.



96 Pearl St., New York,  
October 9, 1872.

Little & Brown,  
Boston, Mass.

Gentlemen, — In reply  
to your advertisement in the New  
York Herald of yesterday, I beg  
to offer my services.

I am eighteen years of age,  
and have lived in this city most  
of my life. I graduated at a  
Business College, about two years  
ago, since which time I have  
been in the house of Ivison, Blake-  
man, Taylor & Co.

Inclosed please find testi-  
monials in regard to capacity  
and integrity. Others can be

furnished, if desired.

The question of salary to which you refer, I shall be disposed to leave entirely to yourselves, to be determined after due trial. From my favorable impressions of the character of your house, I entertain no fears on that score.

I will be pleased to call on you for a personal interview any time next week, which may suit your convenience.

Hoping for a favorable response by early mail I am, gentlemen,

Your obedient servant,  
Edward Evans.

By reference to the *diagram* you will see that a letter consists of several parts, which are designated by figures and letters. Figures 2, 2 show the hyphen; 3 is the *heading*, generally called the *date*; 4 shows the space that should be allowed for the left margin; 5, 5, the place where the *names* of the parties to be addressed, and the *address* are written; 6, the place for the beginning of the letter immediately following the address; *a, a, a, a, a*, the beginning of paragraphs; and 7, the close or conclusion of the letter. Each part of the letter is discussed in the section correspondingly numbered.

A sample letter follows this diagram, written out in full by an excellent and experienced business penman, a *fac-simile* of which is here furnished by the engraver. You should study this letter in connection with the diagram, as thereby you will see how well all parts of it correspond each with the other. As every circle, whether its diameter be an inch or hundreds of millions of miles, must have three hundred and sixty degrees, so every letter, large or small, important or unimportant, is incomplete in mechanical structure, if wanting in any of these parts.

After you shall have answered the following questions, we will look at these parts, beginning with the first.

## QUESTIONS ON SECTION II.

### *Penmanship.*

1. What is the subject of this section?
2. What is said of ability to write well?
3. What prevents writing a good hand?
4. What will overcome all difficulties?
5. What particulars are to be observed?
6. What is meant by legibility?
7. How do children write?
8. What is their only aim?
9. What does this demonstrate?
10. What do some persons boast of?
11. What is their motive for it?
12. What is said of this kind of boasting?
13. How plain should your writing be?
14. What did Lord Palmerston say?



15. For what did the Baltimore merchant suffer?
16. What did a merchant receive on an order for *mangoes*?
17. What did the wine merchant receive on his order for *beer*?
18. What mistake was made with a sermon?
19. How is legibility sometimes spoiled?
20. What objection to a fine, delicate handwriting?
21. What is a common fault with ladies' writing?
22. What are the divisions under the head of uniformity?
23. What should govern the size of capitals?
24. What about their projection above and below the line?
25. What exceptions to uniformity in their size?
26. What about blending letters into each other?
27. What about flourishes in business letters?
28. What is said about flourishes?
29. How many classes of small letters are there?
30. What are they called?
31. Of what class is the minimum letter?
32. What are the names of them?
33. Which may be taken as a measure of the others?
34. What good will it do to practise on them?
35. What are the *extended loop* letters?
36. Why are they so called?
37. What should be their length?
38. What, with reference to the capitals?
39. What are the *extended stem* letters?
40. What should be their length above or below the line?
41. What exception to this rule?
42. What is meant by *slope*?
43. What objection to the back hand?
44. About what is the usual slope to the right?
45. What is said about uniformity of slope?
46. How may the dress of a letter be spoiled?
47. If you do not easily acquire it, how long should you practise uniformity of slope?
48. How does want of *finish* affect letters?
49. What is the effect of not dotting the *i* or crossing the *t*?
50. What, of neglecting to loop the *l*?
51. How may *filler* be made to read *filler* or *fitter*?
52. Why was the boy ordered home from New Orleans?
53. How may perfection be given to every letter?
54. What will the teacher of penmanship tell you?
55. What is said about legibility depending on elegance?
56. What is the rule about spaces?
57. What, when letters stand for words?



58. How may the reader be confused by spaces?
59. How should each word be made to stand out?
60. How do some persons write in reference to spaces?
61. What is the rule about spaces between small words?
62. What about spaces with pauses?
63. How much room should the *dash* occupy?
64. What does figure 2 refer to in the diagram?
65. What, figure 3?
66. What, figures 4, 4, 4, 4?
67. What, figures 5, 5? figure 6? figure 7?
68. What do *a, a, a, a, a* represent?
69. What does a letter consist of?
70. By what names are the parts known?

## SECTION III.

### HEADING OR DATE.

#### BLACKBOARD EXERCISE.

3. Heading. { 1. Position.  
2. Items.  
3. Punctuation.

**1. POSITION.** — If your letter is to consist of less than a page, the *position* of the heading should be selected with reference to the probable number of lines that will be required.

Suppose there are twenty-six lines on your page, and you do not intend to write more than twelve or fifteen; say, fifteen is the probable number. Your heading, including date, will occupy, perhaps, two lines. In such case the proper place to begin the heading is on the third line from the top.

Having used two lines, beginning on the third, the next line is the fifth, on which the names will be written; the sixth being appropriated to the residence. The address will be written on the seventh line, following which, *on the same line*, you will begin the body of your letter. That, occupying, say, fifteen lines, will end on the twenty-second. Following this will be the conclusion, which includes the usual terms of respect, and the signature,

which will occupy two lines more, ending on the twenty-fourth. Now you have just as much space on your paper below the signature as there is above your *heading*; that is, measuring space by the line. There will be a little more space above, however, as the first line on your letter-sheet is usually an inch and a half below the upper edge. The place for the heading is on this first line, however, when you intend to completely fill the page, or to write more than a page.

If you are about to write a letter of but seven to ten or twelve lines, more or less, of course the heading should be placed correspondingly lower, and the signature will be proportionally higher on the page.

If your letter is to consist of two or more pages, of course the heading may be placed on the first or second line from the top, as already suggested.

By observing these directions, you give your sheet a much better mechanical arrangement and appearance.

If your letter is to occupy more than one page, and a copy is to be taken by a letter-press before mailing, it will be necessary to write only on alternate pages; as it will not do to write on opposite pages of the same leaf for copying by this means. With business men generally, it is now usual to cut the sheet at the folding into two leaves, and to use only a single page of each for writing, whether the letter be longer or shorter.

Unless the heading is necessarily long, it should not begin much to the left of the middle of the line on which it is written. If it is too long to come conveniently within the limit of a half, or a little more than half a line, let it be extended for completion to the next line below; dropping a little to the right of the beginning of the first line, thus:—

*Canajoharie, Montgomery County,*  
*New York, August 5, 1872.*

If the heading is short, it may begin at the right of the middle

of the line on which it is written ; especially if it is not necessary to extend to the next line, thus : —

*New York, August 5, 1872.*

The heading of a letter that occupies nearly a whole line has an awkward appearance. Give it a part of two lines, when necessary, beginning, as before stated, at the right of the middle of the first.

**2. ITEMS.** — Of course the items used for a heading depend on the place where, and the time when, the letter is written. If a letter were written in New York, and is to be sent to any place within the United States, it would not be necessary to give the county, nor even the State, as a part of the heading ; for there is but one New York on this continent, if on the globe.

But if you are writing from an obscure place, or from one the name of which belongs to cities or villages of other States also, the name of the State, or its abbreviation, in which your letter is written, should be included in the heading. For instance, there are several places in the United States having the name of Springfield. Were you writing from Springfield, *Illinois*, therefore, *Illinois* must be included in the heading ; else your correspondent may not know into what State to send his reply. The post-mark on the envelope will not always help him out of the difficulty ; for that is often nothing but a series of blots.

Again, unless the place where you are writing is sufficiently conspicuous to be well known all over the State, as Albany, Syracuse, Rochester, or Buffalo, the name of the *county* should be included in the heading, thus : —

*Marcy, Oneida County, N. Y.,*  
*August 5, 1872.*

If you are writing from a city, the name and number of your street should be a part of the heading of your letter, unless you

receive your mail through a post-office box, in which case the number of your box should be given, thus :—

*10 Elizabeth Street, Rochester, N. Y.,  
August 5, 1872.*

Or, in case you have a post-office box, thus :—

*P. O. Box 426, Rochester, N. Y.,  
August 3, 1872.*

You must bear in mind that your correspondent may be obliged to follow the heading of your letter in directing to you his answer. If your heading is imperfect or indistinct, the superscription on the return letter may be equally so, and you may fail to receive the expected answer. The Post-Office Department makes bitter complaint on account of blunders of this kind. Thousands of letters are sent to the Dead Letter Office every year for want of proper superscriptions or directions, and in which this want has arisen from the imperfect headings of other letters to which these dead letters were answers.

**3. PUNCTUATION.** — Several general rules for punctuation may be found in *Part Second*. But a few examples may properly be given here for the punctuation of headings, for the use of those who may not be familiar with those rules, or who may be unacquainted with the science of grammar. It requires but a moment's attention to learn by rote to punctuate the heading of a letter. There is, therefore, no excuse for negligence in this particular.

A little discretion may be allowable in punctuating the heading, as well as other parts of a letter; but if you follow the examples here given, you will not be chargeable with mistakes.



No. 1.

*Rochester, N. Y., August 6, 1872.*

No. 2.

*Easton, Penn., Aug. 6, 1872.*

No. 3.

*269 Genesee Street, Utica,  
N. Y., Sept. 23, 1872.*

No. 4.

*Saint Nicholas Hotel,  
New York, Oct. 29th, 1872.*

No. 5.

*2 Honor Oak Villa,  
Honor Oak, Forest Hill,  
London, Eng., Nov. 9th, 1872.*

In writing the *date* to a letter, by which is meant here the month, day of the month, and year, it is not uncommon to suffix to the figures giving the day of the month certain letters, making ordinal adjectives of the figures, thus: August 1st, 2d, 3d, 4th, 5th, 11th, 12th, 22d, 25th, etc., etc. This may be done, and is by no means improper; but good usage does not *require* it. When it is done, however, the letters suffixed to the figures must be



placed in line with the figures, as in the foregoing examples. Never place these letters above the line, thus: August 1<sup>st</sup>, 2<sup>d</sup>, 4<sup>th</sup>, 10<sup>th</sup>, etc. Mistakes of this kind are frequent. The practice is quite out of date now, and never was proper.

### QUESTIONS ON SECTION III.

#### *Heading or Date.*

1. What is the subject of this section?
2. Into how many parts is it divided?
3. What should be the position of the heading?
4. How should it be determined?
5. If your sheet has twenty-six lines, and the body of your letter is to have fifteen, where would you begin the heading?
6. What is to be written on the fifth?
7. What on the sixth?
8. What on the seventh?
9. What should follow the address on the same line?
10. What follows the body of the letter?
11. How many lines does the conclusion occupy?
12. How much space should be left below the conclusion of your letter?
13. If your letter takes a whole page, where should the heading begin?
14. If your letter is to be short, where?
15. Where will the signature then be?
16. Where should the heading be if the letter is to occupy more than one page?
17. What is the object of these rules?
18. When are you to write on alternate pages?
19. What is usual with business men about cutting letter sheets?
20. Where on the line should the heading begin?
21. If the heading is too long for half a line, what is to be done?
22. If the heading is short, where?
23. Why not let a heading occupy a whole line?
24. On what do the items of the heading depend?
25. When is it unnecessary to give county and State?
26. When is it necessary to give the State?
27. Why is this necessary?
28. When should the county be given also?
29. When should name and number of street be given?
30. Why should they be given?
31. Of what does the Post-Office Department complain?
32. Why are letters often sent to the Dead Letter Office?

33. What is meant by punctuation?
34. How long does it take to learn to punctuate the heading?
35. How many commas are there in example No. 1?
36. Where are they?
37. How many periods?
38. Where are they?
39. How many periods in No. 2?
40. Where are they?
41. How many commas, and where, in No. 3?
42. How many periods, and where?
43. Answer the same questions about No. 4.
44. Also about No. 5.
45. Where should letters be placed when suffixed to the day of the month?
46. What is said about the necessity of suffixing these letters?

## SECTION IV.

### LEFT MARGIN.

On the left of your page there should be given a broad, liberal margin; say, of three quarters of an inch, or a little more, with which the writing is not to interfere. The mechanical dress and appearance of a letter are injured by extending the writing to the extreme left edge, or by leaving but a narrow, stingy space of a quarter or half an inch.

Let this margin be of uniform width. If it is half an inch on some lines, three fourths on others, and an inch on some others, in the same letter, the page would present a better appearance with none at all. Lawyers are accused, as a class, of writing a shockingly poor, illegible hand. As a general rule, the accusation is quite groundless; but, whether true or false, it can hardly be denied that their papers generally present a very neat mechanical appearance. Even though the handwriting be illegible and inelegant, there is a fine *dress* to their papers, which is not excelled, if equalled, by the papers of any other class of business men.

Much of the business air of the lawyer's court papers is due to his left margin, and the open frequent paragraphs, with which his briefs and other legal documents are dressed. The lawyer rarely writes anything, scarcely a letter, without the aid of a mar-

ginal guide-line at the left. Knowing this habit of the profession, paper dealers furnish a kind of paper called *legal cap*, which has a marginal perpendicular red line at the left, that serves as a guide. If the lawyer does not happen to have this kind of paper on his table, he takes the plain cap or letter paper, and laps it over from the left edge, and breaks it down so as to form the necessary guide-line.

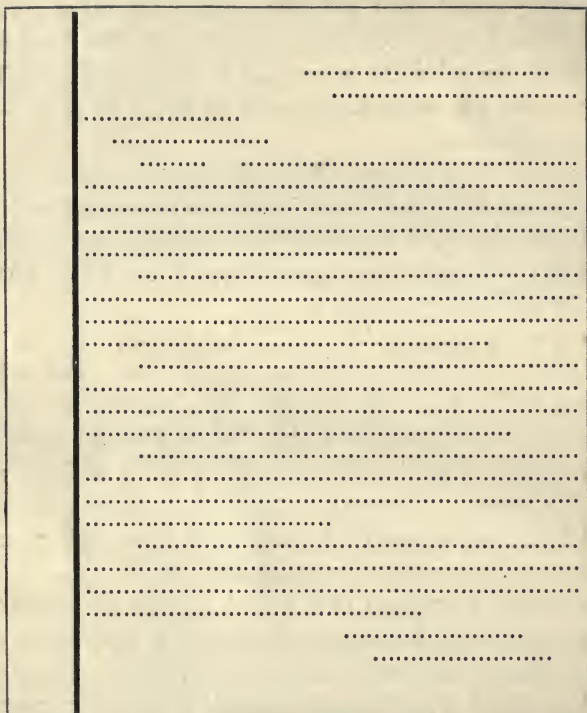
If any one thing makes a letter look mean and stingy, it is a narrow margin at the left ; and if any one thing stamps the writer as a careless sloven, it is an unequal, zigzag margin. Either of these faults will spoil the appearance of the finest letter ever written by the most practiced hand.

The unpracticed letter-writer will find it convenient to furnish himself with a marginal guide-line, on a separate leaf, which he can place under the page on which he writes. Draw a deep, heavy black line on the leaf, at the desired distance from the left edge ; and this, placed under the sheet to be written on, will answer the purpose perfectly. It will show faintly through the thickest letter paper used. By reference to the diagram on the following page, you will see what is intended.

So much does a uniform and liberal margin contribute to the good appearance of a letter, that no apology is necessary for pressing the subject upon the attention of the student. Though everything else may be done unexceptionably well, a stingy or zigzag margin will utterly destroy the appearance of mechanical finish in your work. It will be like a broad street without a sidewalk, or a magnificent edifice without towers, turrets, or cornice.

Unlike almost any other part of your letter, this requires neither labor, skill, nor long practice, — simply *attention*. It can be done as well by the school boy or girl of twelve years as by the experienced correspondent of forty.

## DIAGRAM OF GUIDE-LINE.



It is hardly probable that you will find it necessary to make use of such a line a long time, as the eye soon learns to measure so limited a space with almost absolute accuracy.

## QUESTIONS ON SECTION IV.

*Left Margin.*

1. What is the subject of this section ?
2. What should be the width of the margin ?
3. Why is a left margin necessary ?
4. What spoils the appearance of the margin ?
5. What is the appearance of lawyers' papers ?
6. Why do they present a neat appearance ?
7. What gives them their business air ?



8. What do paper dealers do for the legal profession?
9. How does the lawyer furnish a marginal line for himself?
10. What gives a letter a stingy look?
11. What makes it look slovenly?
12. How may the appearance of a letter be spoiled?
13. How can the unpractised writer furnish a marginal line for himself?
14. Do you give a broad margin to your letters?

## SECTION V.

### ADDRESS.

#### BLACKBOARD EXERCISE.

5. Address. { 1. Position.  
2. Names and Additions.  
3. Punctuation.

The subject of this section will be most easily taught under the three following divisions: *Position*; *Names and Additions*; and *Punctuation*.

1. POSITION. — In business letters, or in any other kind, you should be careful to give the proper *position* to the name or names of the persons to be addressed. Some, especially those who have had but little practice in writing letters, make awkward work in locating these names. They, or some of them, are often placed on the line with the heading; sometimes they will be dropped a single line below, and be placed directly under the heading; then, again, they will be dropped two, three, or even four or five lines below; thrown entirely away from the heading, as though they were in no way related to it. In some instances they are thrown to the right of the middle of the line on which they are written. All such blunders give a shabby appearance to a letter, though written in *Spencer's* or *Payson and Dunton's* most elegant style.

The names of the persons to be addressed should always commence on the first line below the heading, at the right of, and near to the guide-line of the left margin. Thus they will begin even with all the lines of the page, except those of the heading and those that commence paragraphs. If a title is to be prefixed, as, *Messrs.*, *Mr.*, or *General*, that, instead of the name, is to begin



at the marginal line. See diagram of the structure of a letter, figure 5.

Any deviation from this rule is a departure from good usage among the best business correspondents.

The student is too apt to imitate the mistakes or blunders of those whom he thinks are models in letter-writing. If, in a single instance, they have given the wrong position to the names to be addressed, he will point to that error as a precedent to justify his own mistakes. It should be borne in mind that the writer may have been careless in the case cited, and that, were his attention called to it, he might admit the mistake, and object to its use as a model. Mechanically, a letter may be perfectly elegant in many respects, though a failure in some others.

Although a business firm may consist of many partners, it is unusual for more than three names to appear in their business correspondence ; the others being represented by the abbreviation, *Co.* When there is not room to write all the names, on account of their number, or the length of each, without extending beyond the middle of the line to the right, one or more may be brought down to the next line below ; thus, —

*Messrs. Ivison, Blakeman,  
Taylor & Co., New York.  
Gentlemen, —*

The address, *Gentlemen*, should begin the same distance from the marginal guide-line as you commence all the paragraphs of your letter ; for the places of their beginning should be uniform.

The *names* may be entirely omitted at the beginning if you choose, in which case they must be written in the corresponding place at the close of your letter ; that is, at the left. This is generally the English style ; and in this country it is done thus in all letters of an official character ; as, for instance, —

TO HON. HAMILTON FISH,  
Secretary of State,  
Washington, D. C.

But business men in the United States generally seem to prefer that the names appear at the beginning, though the practice, even here, does not seem to be uniform. But the complimentary address — as, *Gentlemen, Dear Sir, &c.*, — is always placed there.

Perhaps no very important reason can be given in favor of one place over the other. But the American practice, as already stated, rather decides in favor of placing the names at the beginning, while the English practice favors placing them at the end. *Grammatically*, there can be no doubt that the English practice is the correct one, as will appear presently.

**2. NAMES AND ADDITIONS.** — As already stated, the names, as well as the additions, if any, must appear at the beginning or at the end of the letter. By *additions*, we mean words of respect, titles of honor, &c., as *Rev., Prof., Gen., Hon.*, and the like, as well as the place of residence. The addition of the residence is necessary for two reasons:—

*First*, there may be other persons, or other firms of like names, with whom you have correspondence, but not residing in the same place; and if a copy of your letter is preserved, by reference to your letter-book, if the residence is given, you will have no trouble in determining the party addressed.

*Second*, the envelope may become mutilated or torn off during the transit of the letter to its destination; and if the residence is not added to the name or names, it will not appear to whom it is written, or, rather, to what place it should be forwarded. Whereas, if the place of residence be added to the names, the letter can be inclosed in a new envelope, and re-directed to that place.

Strictly speaking, the names and additions, whether written at the beginning or at the end of the letter, are no part of the address proper, except so far as they show who are addressed. The names and address have this remote connection, and no other. Grammatically, the names to be addressed are in the third person, governed by the preposition *to* understood, and should be followed by a period. The address — as, *Mr. Speaker, Dear Sir, Gentlemen* — are in the second person, in the nominative case independent, and should be followed by a colon, or its

equivalent; as, *Mr. Speaker:—Mr. President,—Dear Sir,—Gentlemen:—*etc., etc.

The language of the names and additions is elliptical, and, supplying the words omitted, but understood, it would read thus: *This letter is written to Messrs. Ivison, Blakeman, Taylor, & Co., who reside in the city of New York.* Take a single name, as an instance: *John Smith, Esq., 500 Broadway, New York.* Written out in full, it would read thus: *This letter is addressed to John Smith, who is an Esquire, and resides at Number five hundred Broadway, in the city of New York.* If this were written out in full, and placed at the head of the page, and before the date, no question of punctuation could possibly arise. It is obviously the same in construction, if these words are written before the address proper, or at the foot of the letter.

If this view be correct, when the title *Messrs.* is placed before the names of several persons constituting a business firm, these names may properly be followed by the word *Gentlemen*, as the word of address. Otherwise the word *Gentlemen* would be clearly tautological, as the abbreviation *Messrs.* has the same signification, and is in the same sentence, unless separated from the names, by a period.

Then, again, if the names are in the third person, as clearly they are, and the address is in the second, which is equally obvious, and they are not separated by a period, we have the awkward arrangement of third and second person in the same sentence, and each referring to the same individuals. This is never to be tolerated.

For the same reasons, it is proper to address *Sir*, or *Dear Sir*, after having prefixed the title *Mr.*, or suffixed the title *Esquire*, to the name of the person to be addressed. It is not tautological, because the name and address are not in the same person nor in the same sentence.

The English practice is to place a period after the name or names to be addressed, and is unquestionably correct. As to the American practice in pointing after the names, there is no uniformity. Some place a comma there, some a semicolon, and others a colon. Hardly two authors agree, in practice, on the



subject, though they say nothing about it. This disparity, undoubtedly, results from the erroneous idea that the names are as much a part of the address as the complimentary words that follow them. If it be correct to place any point less than a period at the end of the names, the complimentary address that follows is quite out of place and superfluous. It is but a bungling repetition at best. Therefore, either place a period after the name or names, or omit the complimentary address altogether. The former is decidedly preferable; in fact, the only correct course, when the names are written at the beginning.

*Esquire*, usually abbreviated to *Esq.* or *Esqr.*, is a very common title of respect in this country. It is much used in business correspondence, in connection with a single name to be addressed. It is rarely used for this purpose in the plural number. This title is now entirely perverted from its original signification by its indiscriminate popular use. Originally a title of respect, it now signifies just nothing at all. Yet its omission might, in some cases, give offense, though the person addressed could lay no claim to it.

In England, several hundred years ago, there were five classes of dignitaries to whom this title belonged. They were:—

1. The eldest sons of knights, and *their* eldest sons in perpetual succession.

2. Such as were created Esquires by the king's letters patent, or other investiture, and their eldest sons.

3. The eldest sons of younger sons of peers, and their eldest sons in perpetual succession.

4. Such as were Esquires by virtue of their offices; as, justices of the peace, and others who bore any office under the crown.

5. Later than the origin of these classes, and, it is said, by usurpation, the members of the legal profession were universally recognized by this title. But they have enjoyed it so long that it has become, both in England and this country, an established distinction.\*

The word *gentleman* was originally significant of wealth and education, and that the bearer of the title was able to live in idleness, or, at least, without personal exertion to support himself.†

\* Blackstone's Commentaries, Vol. I. p. 406.

† Ibid., p. 407.

But custom, in this country, sanctions the use of *Esquire* as a title for any man without discrimination, unless he is entitled to something higher and more honorable. Indeed, it is now recognized propriety to address any man as Esquire who is entitled to be called *Mister* (*Mr.*); but you must not address as both; for in common parlance, especially in letter-writing, one signifies the same as the other. All male citizens are *Esquires*!

So every man in this country, whether he wears hat and boots, or goes bareheaded and barefooted, is called a *gentleman*. As an address, it is never used in the singular number. The historic significance of the term was long since lost through its indiscriminate application to all men, whether boors and rowdies or persons of culture and refinement. When a word becomes applicable to all men, or is used as though it were, it necessarily ceases to be in any sense complimentary. This is precisely the condition of the two words *Esquire* and *Gentlemen*, as used in the United States, in business or other correspondence.

But, as it costs nothing to write these words, and as they have a sort of traditional or historic importance, their use will probably be continued until a few leaders in the literary world shall effectually protest against the foolish practice.

Of course it is improper to write *Mr. John Smith, Esqr.* Either the *Mr.* or the *Esq.* should be omitted. In writing to persons of distinction, who have no proper claim to any other title, the word *Esquire* should be written in full; and it is usual and proper to add, &c., &c., &c.; as, *Wendell Phillips, Esquire, &c., &c., &c.*; *James Gordon Bennett, Esquire, &c., &c., &c.*

It is highly improper to prefix a term of endearment to the name addressed when no such endearment is, or has been established between the parties; as, *Dear Hopkins*, or *Friend Johnson*. It is offensive assumption of familiarity, where no particular friendship has been recognized by the other party. Even *Dear Sir*, or *My dear Sir*, is not the proper language to be used in the commencement of a business correspondence.

After an exchange of a few letters by the parties, more familiarity may be indulged. At first it should be, *Edward Hopkins. Sir*,—dropping the *Sir* down a line, and writing it as



far to the left as you intend to begin all your paragraphs. If there is considerable difference of age and position of the parties, let the older and more prominent of the two lead in the use of such expressions.

The title *Rev.* belongs as a prefix to the name of a clergyman, and should not be omitted; and if he has received the degree of Doctor of Divinity from any literary institution authorized to confer this degree, *Rev. Dr.* is the proper prefix, even though your letter be of a business character.

If a person holds a professional or military position, the appropriate title should be prefixed to the name; thus, *Pres. Francis Wayland*; *Prof. Samuel Olmsted*; *Dr. George Sherwood*; *Maj. Gen. Winfield Scott*; *Col. George Clark*; *Capt. E. S. Curtis*.

*His Excellency* is the proper style of prefix to the name of the President of the United States, the Governor of any State, an Ambassador from this to any foreign country, or from a foreign country to this country; thus, *His Excellency U. S. Grant, President of the United States*; *His Excellency John T. Hoffman, Governor of the State of New York*.

The title *Honorable*, usually abbreviated to *Hon.*, is properly prefixed to the names of members of either House of Congress, the members of any State Senate, Judges of Courts of Record, and Mayors of cities.

Following the name with title prefixed will be the word or words of address, placed on the line below that on which the name is written. The proper words to be used for the address will depend on the official or professional position of the party addressed. If he is a president of a college, for instance, it would be proper to address by the word *Sir*; if a clergyman, *Rev. Sir*; if a military character, *General, Colonel, Captain*; if a governor, *Your Excellency, or Governor, or Sir*; if the President of the United States, *Your Excellency, or Mr. President*; if a member of Congress, *Sir* would be proper.

Although this work is designed more especially as a guide for the *business* student, it may be well to give a few forms of address proper to be used in social and friendly correspondence. For this purpose, the following remarks and copious list are copied from

pages 212, 213 of Kerl's Composition and Rhetoric, — a most excellent work, and one which ought to be in the hands of every business student.

The author says: "Much nice judgment can sometimes be displayed in regard to the complimentary address and the closing expression of regard; and most of your correspondents will be apt to scrutinize these items carefully, in judging of your regard for them. The introductory address [the address proper] and the closing compliment should correspond to each other, without being tautological or inconsistent; and the introductory address should not be inconsistent with the address on the envelope. For instance, if I should write *My dear Friend*, I would rather close with *Yours truly* than with *Your friend*, or *Yours respectfully*.

"Betwixt relatives, the names denoting the relationship are generally preferred for the complimentary address and the complimentary close, though some persons frequently use other familiar expressions.

"In writing to persons with whom you are not well acquainted, say *Sir*, *Madam*, *Mrs. A. B.*, *Miss C. D.*, rather than *Dear Sir*, *Dear Madam*, etc. *Dear* implies that the parties are at least acquainted; though an overflowing philanthropy or admiration sometimes justifies the use of it in other cases.

"*My*, when fixed to any complimentary address, adds a delicate shade of meaning to it, and suggests greater intimacy or affection. Between equals of the different sexes a little more reserve seems to be proper than between equals of the same sex.

"Such forms as *Sir*, *Dear Sir*, *My dear Sir*, *Madam*, *Dear Madam*, *Dear Miss*, *Gentlemen*, *Ladies*, *My dear Father*, *My dear Mother*, *My dear Brother*, *My dear Sister*, *Dear Henry*, *Dear Mary*, *My dear Mary*, *Dearest Kate*, *Friend Jones*, *Dear Jones*, *My dear Aunt*, *My dear Cousin*, *My dear Husband*, *My dear Wife*, *Dear Mrs. Jones*, *Dear Miss Jones*, *My dear and honored Father*, *My dearly beloved Mother*, are the most common."

Custom, convenience, and safety of transmission of letters require that, in addressing married women, the titles and Christian names of their husbands should be used; as, *Mrs. Daniel Holbrook*; *Mrs. Dr. S. M. Campbell*; *Mrs. Gen. John C. Fremont*.

The following extracts from a little English work on letter-writing, giving the style of address to distinguished persons in Great Britain, though of not much practical consequence in this country, may interest the student.

### I. THE QUEEN.

- { To the Queen's Most Excellent Majesty.
- { Most Gracious Sovereign : —
- { May it please your Majesty : —

### II. THE SONS AND DAUGHTERS, BROTHERS AND SISTERS, OF SOVEREIGNS.

- { To His Royal Highness, the Prince of Wales.
- { To Her Royal Highness, the Duchess of Cambridge.
- { *Sir : — Madam : —* May it please your Royal Highness : —

### III. OTHER BRANCHES OF THE ROYAL FAMILY.

- { To His Royal Highness, the Duke of Cambridge.
- { To Her Highness, the Princess Mary of Cambridge.
- { *Sir : — Madam : —* May it please your Highness : —

### IV. THE NOBILITY.

#### 1. *A Duke or Duchess.*

- { To His Grace the Duke of Bedford.
- { To Her Grace the Duchess of Bedford.
- { *My Lord : — My Lady : —* May it please your Lordship : — May it please your Grace : —

#### 2. *A Marquis or Marchioness.*

- { To the Most Noble, the Marquis of Westminster.
- { To the Most Noble, the Marchioness of Westminster.
- { *My Lord : — My Lady : —* May it please your Lordship : — May it please your Ladyship, —

#### 3. *An Earl or Countess.*

The same as a Marquis or Marchioness, only prefixing Right Honorable.

#### 4. *A Viscount or Viscountess.*

- { To the Right Honorable Viscount Lifford.
- { To the Right Honorable Viscountess Lifford.
- { *My Lord, — My Lady, —*
- { *May it please your Lordship, — May it please your Ladyship, —*



The widow of a Nobleman is addressed in the same style, with the addition of the word *Dowager*, as, To the Right Honorable, the Dowager Countess of Chesterfield.

The sons of Dukes or Marquises, and the oldest sons of Earls, have, by courtesy, the titles of *Lord*, and *Right Honorable*; and all the daughters have those of *Lady*, and *Right Honorable*.

The younger sons of Earls, and the sons and daughters of Viscounts and Barons, are styled *Honorable*.

## V. OFFICIAL MEMBERS OF THE STATE.

### 1. *A member of Her Majesty's Most Honorable Privy Council.*

{ To the Right Honorable, the Earl of Winchelsea, Her Majesty's Principal Secretary of State for Foreign Affairs.  
{ *Sir*, — *My Lord*, — *Right Honorable Sir*, —

### 2. *Ambassadors and Governors under Her Majesty.*

{ To His Excellency the French (or other) Ambassador.  
{ *Sir*, — if a lord, *My Lord*, — *May it please your Excellency*, —

### 3. *Judges.*

{ To the Right Honorable ——— Lord Chief Justice of England.  
{ *My Lord*, — *May it please your Lordship*, —

### 4. *Lord Mayors.*

The Lord Mayor of London, York, and Dublin, and the Lord Provost of Edinburgh, are to be addressed in the same manner as the judges, prefixing *Right Honorable* to the name, and then giving the official position.

Address: *My Lord*, — *May it please your Lordship*, —

The Lord Provost of every other town in Scotland is styled *Honorable*.

Excepting the Lord Mayors and Provosts already mentioned, Mayors of all corporations, the Sheriffs, Aldermen, and Recorder of London, are addressed *Right Worshipful*. The Aldermen and Recorders of other corporations, and Justices of the Peace, are addressed *Worshipful*.

3. PUNCTUATION. — For the purpose of defining the distinction between the names and additions placed before the address, and the words of address themselves, considerable has already been said on the subject of punctuating these items. In a large proportion of the letters to be seen in any merchant's counting-room, these items are either not punctuated at all, or are punctuated in-

correctly. Some persons make no attempt whatever to punctuate them, — others make an unintelligible and inappropriate dash or two, — and others still place a comma where a semicolon, colon, or a period belongs.

It is not intended to give in this place *rules* for punctuating these items; but to furnish the student with a few examples, and such as, it is believed, the best usage sanctions. It may be proper to remark, however, that, as already stated, there is a discrepancy between the English and American style of punctuating these items. So there is some latitude of discretion allowable. The author prefers, altogether, the English style; and for reasons already given. But they differ only in the point placed after the *names*, before the address; the English placing a period there, which implies that they regard the name or names, grammatically, in the third person, and consequently no part of the address.

#### EXAMPLES OF PUNCTUATION.

<p style="text-align: center;">No. 1.</p> <p>John Clark, Esq., Boston, Mass. Dear Sir, —</p>	<p style="text-align: center;">No. 4.</p> <p>Mrs. Morgan V Hawley, Syracuse, N. Y. Gentlemen :</p>
<p style="text-align: center;">No. 2.</p> <p>Messrs. Brown V Jones, Hallowell, Maine. Gentlemen, —</p>	<p style="text-align: center;">No. 5.</p> <p>Mrs. George D. Eastman, Springfield, Ill. Madam, —</p>
<p style="text-align: center;">No. 3.</p> <p>Hon. Thomas H. Benton, Saint Louis, Missouri. Sir, —</p>	<p style="text-align: center;">No. 6.</p> <p>Rev. Dr. S. M. Campbell, Rochester, N. Y. Rev. and dear Sir, —</p>



## No. 7.

Col. John Smith,  
 Auburn, N. Y.  
 Dear Colonel, —

## No. 8.

Prof. J. H. Hoose,  
 Prin. Normal School,  
 Courtlandville, N. Y.  
 Dear Sir:—

If the title *Mr.*, *Messrs.*, or *Mrs.* be used, the period must be suffixed, to show that it is an abbreviation of a word for which it stands. *Mess.* should never be used for *Messrs.* It is in bad taste. It is but an abbreviation of an abbreviation.

If you cannot afford to write *Gentlemen* or *Sir* in full, omit them altogether. Never write *Gent.*, nor *Gents.*, nor *Sr.* for *Sir*. Although *Gent.* is used occasionally, and even justified by good authority, it is abrupt, and often offends. Never write *Dr.* for *Dear*, before *Sir*. Your correspondent will hardly believe himself very dear to you, if you cannot afford to write so short a word in full.

## QUESTIONS ON SECTION V.

*Address.*

1. What is the subject of this section?
2. How is it divided?
3. Where do some persons place the names?
4. Give examples of mistakes.
5. What appearance do such blunders give?
6. On what line should the names commence?
7. Where should they be placed with reference to the marginal guide-line?
8. If a title is prefixed, where should it be placed?
9. What is a departure from good usage?
10. What is the student apt to imitate?
11. What should be borne in mind?
12. What is an unusual number of partnership names?
13. If more than three, by what are they represented?
14. What if there are too many names for one line?
15. Where should the word *gentlemen* begin?
16. What is the rule about beginning paragraphs?
17. If the names are omitted at the beginning, where should they be placed?
18. What is the English style generally?

19. What the American, in official letters?
20. Give an example.
21. Where do business men in this country place the names?
22. What is said about uniformity of practice?
23. Where is the complimentary address always placed?
24. What is the complimentary address?
25. What is meant by additions to names?
26. Why is it necessary to give the residence?
27. What is said about the names being any part of the address proper?
28. What do they show?
29. In what person, grammatically, are the names?
30. By what point should they be followed?
31. In what person is the address?
32. By what point should it be followed?
33. What is understood in writing the names?
34. Give an example, supplying what is understood?
35. Give another having but one name?
36. What is the word of address after two or more names?
37. What is the meaning of *Messrs.*?
38. Why should the names have a period after them?
39. When is it proper to address *Sir*, or *Dear Sir*?
40. Why is it not tautological?
41. What point do the English place after the names?
42. What is the American practice?
43. Which is preferable?
44. Why?
45. Why is this difference?
46. If you do not place a period at the end of the names, what about the complimentary address?
47. What is the only correct course?
48. What is *Esquire* used for?
49. Is it used in the plural?
50. What did it signify in its origin?
51. What does it now signify?
52. Why not omit it altogether?
53. How many classes in England are entitled to it?
54. What is the first class? The second? Third? Fourth? Fifth?
55. What did the word *gentleman* originally signify?
56. What is the custom in this country in using the word *Esquire*?
57. Why not prefix *Mr.* and suffix *Esquire*?
58. Who are called *gentlemen* in this country?
59. Why has it ceased to be really complimentary?
60. Why is *Esquire* complimentary in form only?
61. When is it improper to prefix the word *friend* to the address?

62. When, the word *dear* before *sir* or the name?
63. To whom does the title *Reverend* belong?
64. Name some other titles.
65. What is the proper prefix to the name of the President, or a governor?
66. To the name of an ambassador?
67. To the name of a member of Congress, State Senate, or a Judge?
68. After the name and title of the President of the United States, or a governor, how is he to be addressed?
69. In punctuating the names, what is the English style?
70. What the American?
71. Go to the blackboard, and write and punctuate example No. 1.
72. How many commas are there?
73. Where are they?
74. How many periods, and where?
75. How is the address punctuated?
76. Write each of the other examples, and answer the same questions about them?
77. Why do you suffix a period to *Mr.*, *Messrs.*, or *Mrs.*?
78. What abbreviations are you not to use?

## SECTION VI.

### BODY OF THE LETTER.

#### BLACKBOARD EXERCISE.

6. Body of the Letter. {
- |                    |   |                     |
|--------------------|---|---------------------|
| 1. Where to begin. | } | 1. Definition.      |
| 2. Paragraphs.     |   | 2. When to be used. |
|                    |   | 3. Where to begin.  |

Two things with regard to the *body* of the letter require special attention, as they modify, in a great degree, its mechanical appearance. These are: *The place to begin*, and the *Paragraphs*.

**1. WHERE TO BEGIN.**—If the names and additions occupy two or more lines, the address, we have seen, should be placed on the first line below them. Immediately after this, and on the same line, the body of the letter should begin. The first letter of the address should be written the same distance to the right of the marginal line that you intend to commence all the other

paragraphs; say, about three quarters of an inch, or an inch. Your address, bear in mind, is the beginning of a paragraph.

Thus:—

*New York, August 8, 1872.*

*Messrs. Smith & Jones,*

*New York.*

*Gentlemen:—Your favor of the 5th instant is just received, &c.*

If there is but a single name, and the residence is written on the same line with it, write the address on the next line below. In such case, begin the body of the letter on the next line below that, or the third from the heading. Begin it as far to the right as you would if it followed on the same line with the address, regarding the address always as the beginning of a paragraph.

Thus:

*New York, August 8, 1872.*

*John Hemmingway, Bath.*

*Dear Sir,—*

*Yours of the 3d inst. is received, &c.*

The object of this arrangement is, to leave a liberal space at the right, under the heading, so as to make the name and address conspicuous. The open space under the heading will thus be the same as it would if two lines were given to names and additions, and the address and beginning were both on the next line below them.

If the names and additions are not placed near the head of your letter, but at the foot, according to the English style, and that of official letters in this country, place the words of address on the first line below the heading, and begin your letter on the line below that.



Thus:—

*Rochester, N. Y., Aug. 9, 1872.*

*Gentlemen, —*

*Your esteemed favor of the 1st instant is at hand, &c.*

*To Smith & Jones,*

*London!*

As the names and additions are grammatically in the third person, it is improper to omit words of address; as, *Gentlemen, Sir, Dear Sir, &c.* They belong in *every* letter, whether the names are placed at the head or the foot. It is abrupt to begin without them.

Never extend the words of address so far to the right that you cannot get more than a word or two of the body of the letter on the same, or the next line. The following would be a very awkward arrangement:—

*New London, Conn., August 9, 1872.*

*Messrs. Ivison, Blakeman, Taylor, & Co.,*

*New York.*

*Gentlemen, — Yours of the 26th ult. has remained unanswered until, &c.*

Look at the following arrangement, and decide as to which you prefer, — the one above or this.

*New London, Conn., August 9, 1872.*

*Messrs. Ivison, Blakeman,*

*Taylor, & Co., New York.*

*Gentlemen, — Yours of the 26th ult. has remained unanswered until now, &c.*



**2. PARAGRAPHS. — 1. Definition.** — A paragraph indicates the beginning of a new subject, or a distinctive division of the same general subject. In published essays they are often numbered, either by figures or letters; as, 1, 2, 3, 4; or, I, II, III, IV. The figures are usually used to mark the minor divisions, or paragraphs of paragraphs; the letters marking the more important or chief divisions of the main subject. You can find an illustration of this in almost any school-book.

But paragraphs are not always marked by figures or letters, even in printed matter; and very rarely in business letters. The printers usually call them *indentations* or breaks.

**2. When to be used.** — The paragraph should always be used when there is a reasonable excuse for it. It is like a mile-post, landmark, or stopping-place on a journey. It makes a letter look much better; giving to the page an open, cheerful appearance. It bears the same relation to a letter that a head does to a sermon or a room does to a house.

Lord Chesterfield says: "Every paragraph should contain within it the complete relation of an incident, or a distinct statement of some kind, having no relation to the statement which follows, and which latter will properly form another paragraph."

In modern practice the paragraph is used with more frequency than the foregoing rule would require. It is often used, or the break is made, where the incident or statement does have relation to what follows, and forms the matter for another paragraph.

The advantage of frequent paragraphs is realized by reference to any letter of considerable length containing them. If one desires to refer to his correspondent's letter to ascertain what he said on some particular point, if the letter is unbroken by paragraphs, he may have to read all through it before finding what he looks for.

Care should be taken, however, that proper discrimination be exercised in the use of the paragraph. It may be used with too great frequency; giving your letter a broken, fragmentary appearance of disjointed and disconnected sentences.

**3. Where to begin.** — The first word of a paragraph, as we have seen, begins farther to the right than the beginning of the other lines, leaving a little space at the left, between the first letter and the true margin. What is printed here is a paragraph of five lines.

All paragraphs should begin at the same distance from the marginal line. That distance may be greater or less, according to your taste. An inch looks very well on a page of usual letter size. An inch and a half, or even two inches, does not look bad. The address is the beginning of a paragraph. If note-paper is used, of course the distance may be less. But whatever the distance, let it be *uniform*.

Your sheet looks much neater when this distance is carefully observed in every paragraph. If you will write a page of letter-sheet, dividing it into three, four, or five paragraphs, following these directions; and then write the same matter, making no paragraphs, or beginning them at unequal distances, the contrast will convince you that this subject is one that deserves attention.

By a little practice the eye will measure the distance with tolerable accuracy.

## QUESTIONS ON SECTION VI.

### *Body of the Letter.*

1. What is the subject of this section?
2. What are its two divisions?
3. How do you place it on the blackboard?
4. Where should the address be placed?
5. Where should the body of the letter begin in such case?
6. Where should the first letter of the address be?
7. If the address is on the second line below the heading, where do you begin the body?
8. How far to the right of the address?
9. What begins the first paragraph?
10. Place an example on the blackboard.
11. What is the object of this arrangement?
12. If the names are at the foot, where is the address?
13. Then where do you begin the body?
14. Give an example on the blackboard.

15. What belongs in every letter?
16. Why?
17. What is said about extending the address far to the right?
18. Give an objectionable example.
19. Give a proper one.
20. Which do you prefer?
21. What is a paragraph?
22. How are they sometimes marked in print?
23. What do printers call them?
24. When should you use the paragraph?
25. What is the paragraph compared to?
26. How does it improve a page?
27. What is Lord Chesterfield's rule?
28. What is said about this rule?
29. What is the advantage of frequent paragraphs?
30. What care should be taken about their use?
31. If used too frequently, what is the appearance?
32. Where should the first word of a paragraph begin?
33. What should be their distances from the marginal line, with reference to each other?
34. What their absolute distance?
35. What is the beginning of the first paragraph of a letter?
36. If note-paper is used, what is the rule?
37. Of what will a letter written with, and another without paragraphs convince one?

## SECTION VII.

### CONCLUSION.

#### BLACKBOARD EXERCISE.

- |                       |   |  |
|-----------------------|---|--|
| <b>7. Conclusion.</b> | { | <b>1. Position.</b><br><b>2. Language.</b><br><b>3. Signature.</b><br><b>4. Punctuation.</b> |
|-----------------------|---|--|

This subject may be considered under the following divisions:  
 1. *Position*; 2. *Language*; 3. *Signature*; and 4. *Punctuation*.

**1. POSITION.**—The *Conclusion* should be placed at the foot of the letter, and to the right, corresponding, in horizontal arrangement, somewhat to that of the *heading*. It should begin a little

to the right, but near the middle of the first line below the body of the letter, provided there are but two or three words of regard, thus :—

*Very truly yours,*  
*James Walbridge.*

It does not look well, to sidle off in the following manner, occupying four or five lines before the signature :—

*I am,*  
*Sir,*  
*with due respect,*  
*Yours truly,*  
*H. Graham.*

Such a display has the appearance of affectation and extreme formality. It seems to almost disconnect the signature from the body of the letter. It is allowable in official letters only, where strict formality is generally adopted. If detached from the body of the letter, the expressions of regard should occupy but a line or two; and, if extended to the second line, the words on that line should begin a little to the right of the beginning on the first; the signature reaching nearly to the end of the third line, thus :—

*I am, Sir,*  
*Yours truly,*  
*James Underhill.*

The closing words of esteem need not necessarily be broken into several lines at all. They may, if there are enough to make a line or two, form the concluding paragraph by themselves, giving the appearance of being a part of the body of the letter, thus :—

*In haste, but sincerely, I remain, Sir, your obedient humble servant,*

*George Payne.*



Never run down through the middle of the sheet with the closing words of respect, and the signature, thus :—

*I am, Sir,  
Your obedient servant,  
James Walbridge.*

It may be unnecessary to caution *you* against such blunders in concluding a letter ; but they are of frequent occurrence. Indeed, it would be gratifying to believe that no one, after reading this admonition, would commit this mistake in the very next letter he writes.

**2. LANGUAGE.**—The *language* of the closing compliments should be governed entirely by the relations, business or social, of the parties to each other. What might be perfectly proper in one case would be quite improper and offensively familiar in another.

If the parties have merely a business acquaintance, and the letter is of a business character, such language as the following, or similar terms, may be employed: *Yours, &c.; Yours truly; Truly yours; Very truly yours; Yours respectfully; Respectfully yours; Very respectfully yours; Your obedient servant; Your obedient humble servant.*

When the business acquaintance has been of long standing, of uniform good faith, and it may be presumed to have ripened into confidence and friendship, it is proper to use expressions significant of that relation, thus: *I am, dear Sir, faithfully yours; Your very devoted humble servant; Believe me, sincerely, your obedient humble servant; etc., etc.*

**3. SIGNATURE.**—Of course this is the last item written in a letter. Great care should be taken to acquire the habit of writing this with unmistakable legibility. Everything should be plainly written in a letter ; but the *signature* should be conspicuously clear and plain. By practice, it will soon be your settled habit to write every letter so that it cannot be mistaken for some other.

*Joseph Bunnell* wrote a letter to a stranger on important business, that required immediate attention. The signature was tan-

gled and illegible. The stranger promptly answered the letter, making some inquiries in reference to the business, and directed his reply to *Jaspher Barrett*. This letter was not called for. No such man was known to the postmaster at the place where it was directed. In due time the letter was forwarded to the Dead Letter Office; the business in the mean time was neglected; the letter was finally returned to the writer. But *Joseph Bunnell* lost several thousand dollars by the blunder. Hundreds of similar instances occur every week in the year.

The signature should also be written in a somewhat larger, bolder hand than the body of the letter. This gives the advantage of not only reading it more readily, but in case of illegibility, it will be easier to decipher it.

Be sure to write *all proper names* conspicuously clear and plain. The student must bear in mind that, as names signify nothing, it is more difficult to read them, when illegible in the least degree, than to read words that may frequently be inferred from their connections.

One thing more ought to be said here. Be sure that you subscribe your name to your letter. This may seem useless caution; but probably more than one hundred thousand letters are dropped into the post-office every year, in the United States, having no name subscribed. The writers, in each case, forget this part of the business.

To convince you that this caution is by no means useless, it may be stated that in the year 1871 over five thousand letters were opened at the Dead Letter Office, in Washington, to which there were no signatures. These, be it remembered, were but a small fraction of their class.

There is one business house in the city of Rochester that receives hundreds of letters every year, and with money enclosed, to which there are no signatures. If the letter has a proper heading, or the post-mark happens to be legible, which is a rare occurrence, the business house may possibly trace out the mystery. But if neither of these circumstances is favorable, the writer will be pretty sure to lose his money, unless he writes another letter inquiring after the first.

4. PUNCTUATION. — As *punctuation* will be the subject of a section by itself in Part Second, it is only necessary to give two or three examples here for punctuating the conclusion of a letter. It is just as necessary to properly point this part of your letter, as the heading, name, address, or body of it. Business men are not all scholars ; nor is this necessary or expected of them.

But there is no need of their making blunders, all their lives, in the little items that give a letter the proper finish. They can be learned in a few hours at longest. A little attention is all that is necessary. If they do not understand even the rudiments of English grammar, by a little practice they can learn to punctuate the principal parts of a letter.

In the conclusion of a letter, only the comma and period are used. The comma punctuates the terms of respect, and the period the name. The initial letters of the name, if initials are used, and all abbreviations, as *Geo.* for *George*, are followed by the period ; and it is placed at the end of the name, thus : —

*Yours very truly, George H. Pendleton. Faithfully yours, J. Q. Adams. Your obedient humble servant, Geo. Washington. Believe me, very truly, gentlemen, your obedient humble servant, Chas. Owen.*

## QUESTIONS ON SECTION VII

### *Conclusion.*

1. What is the subject of this section ?
2. How many parts is it divided into ?
3. What are they ?
4. Where should the conclusion be written ?
5. Where should it begin ?
6. What is said about occupying four or five lines for words of respect ?
7. Write such an example on the board.
8. What appearance does this present ?
9. In what cases is it allowable ?
10. How many lines should the words of regard occupy ?
11. Where should the second line begin ?
12. Where should the signature be written ?
13. Will you write an example ?
14. When may the closing words be written as a part of the body of the letter ?

15. What is said about closing in the middle of the lines?
16. By what should the language of the close be governed?
17. In case of merely business acquaintance, what should it be?
18. When is it proper to use stronger terms?
19. Give some examples.
20. What is the signature?
21. What is said about its legibility?
22. What case is given showing the importance of legibility?
23. Why should the signature be in a bolder hand than the body of the letter?
24. What care should be used in writing proper names?
25. Why?
26. What is said about omitting the signature?
27. How many letters without signature went to the Dead Letter Office in 1871?
28. What is said on this subject about a Rochester business house?
29. What is said about punctuating the conclusion?
30. What points only are used in the closing?
31. What part does the comma punctuate?
32. What part does the period?
33. How are initials punctuated?
34. How are abbreviations?
35. Give some examples of both on the board.

## SECTION VIII.

### FOLDING.

#### BLACKBOARD EXERCISE.

8. Folding. {
1. From the bottom.
  2. Right to left.
  3. Left to right.

Mechanically your letter is now finished. The next thing to be done is, to properly and carefully fold it for the envelope.

This may seem to you a matter so trivial as scarcely to deserve attention. Yet a lesson on this subject alone may be given to one hundred students, after which they may be requested to each fold a letter, and, simple as the matter is, at least half the number will make mistakes. A veteran New York merchant told the author, but a short time since, that he had, in the course of his



long business life, employed more than a thousand clerks; and that many of them had to be taught, over and over again, how to properly fold a letter.

- If your letter consists of two or more pages, before folding it be careful to arrange the pages so that they follow in consecutive order. If the letter is letter-sheet size, which is preferable for business letters, there are three distinct movements to be made in folding:—

**1. FROM THE BOTTOM.**—Turn the sheet up from the bottom, so that the lower and upper edges of the sheet shall exactly coincide. This may be done by placing corner to corner at the left and right above. Then, with the left hand, hold the edges in position; while with a letter-folder in the right hand, or with the hand if you have no folder, press down upon the part of the sheet next to you, so as to fold or break it, and form a new edge at the place of doubling.

If the envelope is too long for the sheet thus folded, the lower edge should not be turned up so far as to meet the upper edge, but just far enough to make the under part of the sheet correspond to the length of the envelope. This, it is true, will make your letter of unequal thickness; but that cannot be avoided. Hence you should be careful, in selecting these materials, that they are adapted to each other.

**2. RIGHT TO LEFT.**—The next move is, to bring the right edge of your sheet in front of you, and next to your body. Turn the edge now next to you upward, so as to form a fold nearly, though not quite, the width of the envelope. Take particular care that the edges of the last fold coincide, at the right and left, with the continuing edges of the sheet. Break or press down the part thus doubled over, as you did in the first doubling.

**3. LEFT TO RIGHT.**—In the same manner, now double the part that was at your left before the second move, but is now the top, breaking it at the upper edge of the second fold.

If you have an envelope adapted to your sheet, your letter thus

folded will exactly fill it. It will neither crowd the envelope, nor leave a translucent rim around the edges of it. By a little attention and practice, the habit will soon be acquired of folding with neatness and taste.

If you use note-paper, the width of the folds should correspond to the width of the envelope to be used. The lower edge of the sheet must be turned upward, so as to make the fold nearly the width of the envelope; and the upper may then be doubled over at the upper line of the first fold.

### QUESTIONS ON SECTION VIII.

#### *Folding.*

1. What is the subject of this section?
2. How many distinct movements are made in folding a letter?
3. What sized paper is preferable for business letters?
4. What is the first move in folding?
5. How do you adjust the corners?
6. What do you do if the envelope is too long?
7. What care should be used in selecting envelopes and paper?
8. What is the second move in folding?
9. What care should be used in this?
10. What is the third move?
11. Where should your sheet be broken in this?
12. What is the object of thus folding?
13. How should you fold if you have a note-sheet for your letter?

### SECTION IX.

#### INSERTION.

As the folded letter now lies before you, it is ready for insertion in the envelope. Take your envelope in your left hand with the opening towards you, and the letter in your right; and, without turning it, insert it in the envelope in the direction of the last broken or folded edge; that is, put it in that edge foremost.

This direction is given on account of the usual manner of opening letters; which is done by tearing the lap of the envelope at the point of sealing.

If taken out with the right hand, as it nearly always is, when it is unfolded, it will be found right end up, and ready for perusal.

If it is inserted the other edge foremost, and the envelope is opened, and the letter unfolded in the usual manner, the page will be found inverted, and it must be turned before it can be read. Try the experiment both ways, and decide as to which you prefer.

This is but a trifling matter; but it is a little better to do it right while you are about it, as it is no inconvenience, than to do it wrong.

Be sure to seal your envelope.

## SECTION X.

### SUPERScription.

#### BLACKBOARD EXERCISE.

10. Superscription. {
1. Position.
  2. Items.
  3. Legibility.
  4. Punctuation.

The *Superscription* to a letter is what is written on the outside of the envelope in which it is inclosed. The subject is divided into *Position*, *Items*, *Legibility*, and *Punctuation*.

Probably there are but few persons accustomed to correspondence who have never taken letters from the post-office, of the superscriptions of which they were not heartily ashamed. A slovenly, illegible, unsightly scrawl for a superscription is an inexcusable and horrid deformity. Blunders *inside* are quite bad enough; but on the *outside*, where all eyes can see them, they are an unpardonable offense to the person who is compelled to receive them among his letters. Not much more is "a man known by the company he keeps," than by the correspondents with whom he holds intercourse.

One has no right, therefore, to send a letter to another with a careless, bungling, awkward superscription on the envelope in which it is enclosed. Absolute elegance may not, in all cases, be

attainable ; but any one who writes at all may easily learn to give the superscription to a letter something like a respectable appearance. If he cannot learn to do this, out of respect to his correspondent, he should, by all means, employ some one to do it for him.

To place a good-looking superscription on an envelope, four things require particular attention, — *Position, Items, Legibility, and Punctuation.*

1. POSITION. — If a letter is to be sent to a distant post-office, the superscription generally consists of three or four lines. Let the first line be about equi-distant from the upper and lower edges of the envelope. Begin that line, unless it is to be quite a long one, about an inch from the left edge. If there are a number of names to write, it may be necessary to begin nearer.

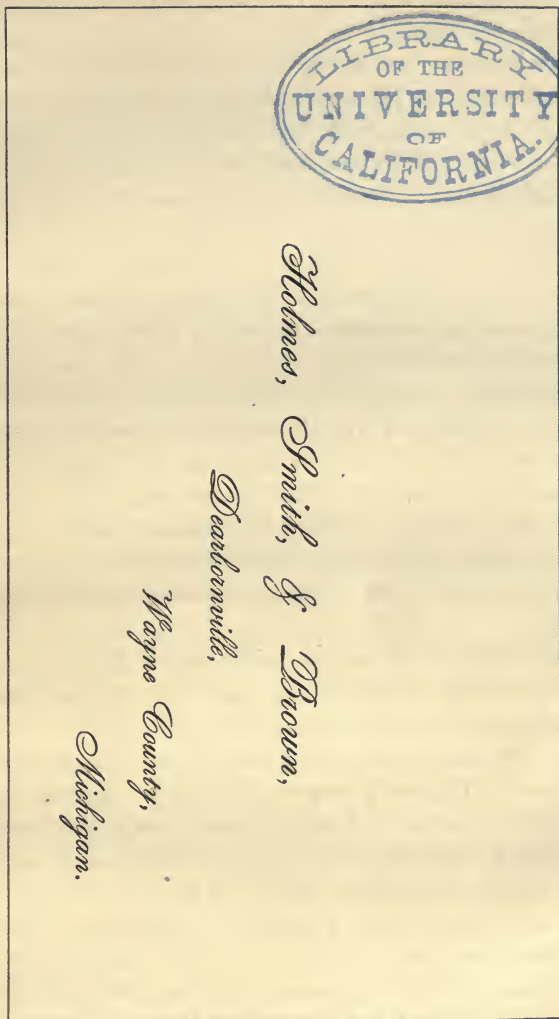
Let the second line begin a little farther to the right than the first ; the third, a little farther than the second, and so on.

But whether three or more lines are used, the last should end near the right-hand lower corner ; about a quarter of an inch from the right edge, and about the same distance from the lower edge. Take the following diagram as an example.

The easiest way to spoil the appearance of a superscription is, to give the whole, or some part of it, a wrong *position*. The penmanship may be faultless, and the punctuation perfectly correct ; but if the spacing is not uniform, or if the items of any of the lines begin too near the left edge of the envelope, or too far from it, or if the lines are written too near the upper or lower edge, the whole appearance is bad.

If you cannot place the several items in their respective positions without measuring and ruling, you should measure and rule until you can. A little practice, with correct examples before you from which to copy, will soon enable you to do your work correctly without ruling. Erase your lines with a piece of india-rubber, after writing on them.





If but three lines are necessary in the superscription, the first line may be placed where the second is in the foregoing diagram, or the spaces between the lines may be widened. But in no case, whether three, four, or more lines are used, should the first be placed above the middle of the envelope. And, whatever the

number, the spaces between the lines and the space below the last, should be equal.

The words occupying these lines will generally be of unequal length and number; the greatest of each usually being on the first. This will cause irregularity of spaces *on the lines* at the right. But this is of no consequence. See that you preserve the regular obliquity at the left.

2. ITEMS.—The *items* include the names addressed, with the titles or additions; the name of the town, post-office, village, or city, with street and number; the county when necessary, and the State, Territory, or District.

The names and additions, or titles, should correspond to, or at least not be inconsistent with, those placed near the beginning of the letter, or at the foot of it on the left. The titles *Mr.*, *Messrs.*, *Esq.*, *Hon.*, *Prof.*, *Rev.*, *Rev. Dr.*, *His Excellency*, *Miss*, *Mrs.*, *Capt.*, *Col.*, *Gen.*, &c., &c., are to be used the same as inside.

The names and titles occupy the first line of the superscription.

The name of the town, village, post-office, or city occupies the second line.

If your letter is to be sent to a city over which the mail is distributed by carriers, the street and number, if you know them, instead of the name of the city, occupy the second line. The street and number of the residence or place of business should, if possible, be ascertained, as it may avoid delay in delivery. In such cases, of course the name of the city will occupy the third line.

When the destination of a letter is a large and widely known city, it is hardly necessary to write the name of the county as a part of the superscription. But when it is a town or village, the name of the county in which it is situated should be written on the third line. It is well, generally, to write out in full the name of the county. Indeed, the Post-Office Department specially requests that this be done, to insure safety and certainty in the transmission of letters.

The name of the State, or well-known and recognized abbreviations for it, will occupy the last line of the superscription. As a general rule, it is advisable to write in full the name of the State,

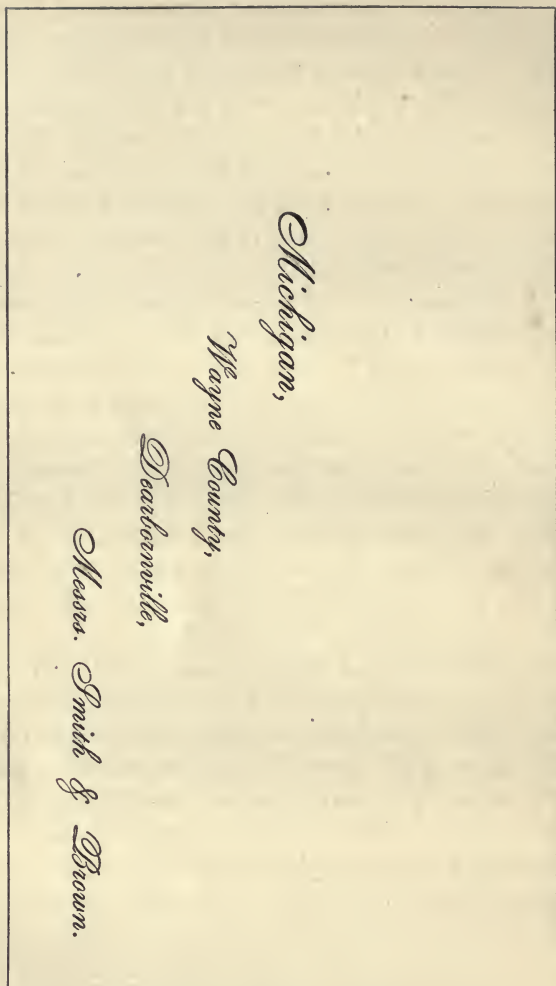
especially if the letter is directed to a distant State. When this is done, miscarriages and delays are less likely to occur. It may be well to bear in mind that the postmaster or post-office clerk may possibly not be well acquainted with the abbreviations that are used for all the counties and States in the American Union.

In the United States, in the year 1871, over sixty-eight thousand letters were sent to the Dead Letter Office, owing to the carelessness of the writers in omitting to give the name of the county or State, in the superscription.

There are business men, and especially postmasters, who maintain that the order of the items of the superscription on letters, as usually given, should be reversed. The postmaster at the mailing office says, that the *direction* the letter is to take is the only item in which he is interested, or in which any postmaster is interested, until the letter has reached its destination. The name of the person to whom it is directed is the very last item to be read by the post-office clerk; and yet it is usual to put it on as the first. It is of no consequence, until it reaches the end of its journey, who is to receive the letter. Indeed, the name is never read, or never need be, until that time.

But probably this is not a matter of much practical importance, one way or the other, except to the post-office clerk. The present usage was doubtless established because the name was the prominent, leading item in the mind of the writer, when he was about to direct his letter; and, being now well established, probably it will be continued.

The following is an example of this mode of arranging the items reversed.



There are obvious advantages in favor of this method ; and it would be difficult to suggest any objection to it, except the fact that the general custom is the other way.

But if the custom were changed, and the order of items reversed, whatever would be gained at the office of mailing would be lost at the office of delivery. It would subject the postmaster



there to the same inconvenience that the mailing postmaster now suffers; and the letter-carrier would probably be put to more inconvenience than either.

**3. LEGIBILITY.** — This is the most important matter relating to the superscription. Do not fail to write with black ink, and in a plain, bold hand. The safety of your letter depends on it.

Thousands of letters find their way to the Dead Letter Office every year, for no reason only that the superscription is illegible. Some persons, particularly some ladies, foolishly pride themselves on writing a very small, fine, delicate hand, that can scarcely be read by a good pair of eyes, without the aid of a magnifying glass! Those who think this genteel are sure to write the superscription to their letters in this hand. It is almost intolerable anywhere; but in the superscription of a letter it is next to abominable!

Mails are often made up at a very late or a very early hour; sometimes in the night; or, if in the daytime, in some dark corner; frequently in great haste, and perhaps by persons whose eyes are dimmed with age. In such cases, it is not difficult to imagine the vexation arising from an attempt to decipher a pale, faint, illegible superscription. Very likely the letter must remain over until the next mail, even if it goes at all. Or, worse still, it may be sent to the Dead Letter Office for interpretation.

If an illegible letter almost exhausts the patience of the reader in its perusal, who may have a deep interest in the contents, how can it be expected that a postmaster can control his temper, while puzzling over a provoking scrawl of a superscription, in which he feels no special interest?

If all letters were properly superscribed, it is doubtful that one would be miscarried, where a thousand now are through the blunders of their authors. If you cannot properly superscribe a letter, it is good advice to urge you to practice the exercise until you can.

The student may judge of the importance of a clear, bold, legible superscription, when he is informed that over *three millions* of letters were sent to the Dead Letter Office, Washington, in 1871,

because the postmasters could not ascertain their destination ; or because of some other omission — prepayment of postage, for instance — on the part of the writers.

In these three millions of letters, all of which were opened and examined by the Department, there were found over ninety-two thousand dollars in cash. In drafts and checks there were over two millions of dollars. Over thirty thousand photographs were found among these stray letters.

Another word of caution ought to be given here. Be careful that you do not omit the superscription altogether. Of the three millions of letters sent to the Dead Letter Office, before alluded to, over three thousand were dropped in the office, having no superscription whatever. Such an omission is the very extreme of negligence.

4. PUNCTUATION. — The superscription should be *punctuated* with critical exactness ; especially as this is a matter that is in no sense difficult. The superscription looks unfinished without it. Do not string along a series of periods, one at the end of every word, with no regard whatever to well-known correct usage and rules. Give attention to a variety of examples, and follow and practice them, until you can punctuate the superscription of any letter without a single mistake. The comma and period are the only points used for this purpose.

Of course your letter may reach the hand of the person to whom it is addressed, though it be imperfectly punctuated, or, even if not punctuated at all. But, since it requires not to exceed one hour's practice to learn how to do it in every possible case, by all means give it the necessary attention *now*.

By reference to examples, you can learn in a single hour all that is necessary, even if totally unacquainted with the laws of punctuation. Observe the following, no two of which are alike in items, and write them over and over again, until you can punctuate each one perfectly, without the copy before you.

## EXERCISES IN PUNCTUATION OF SUPERScriptions.

<p>No. 1. <span style="float: right;">P. S.</span></p> <p>Mr. John Smith, Rochester, N. Y.</p>	<p>No. 6. <span style="float: right;">P. S.</span></p> <p>Gen. H. A. Barnum, Syracuse, New York.</p>
<p>No. 2. <span style="float: right;">P. S.</span></p> <p>Geo. Brown, Esq., Marion, Wayne County, New York.</p>	<p>No. 7. <span style="float: right;">P. S.</span></p> <p>His Excellency John T. Hoffman, Executive Chamber, Albany, New York.</p>
<p>No. 3. <span style="float: right;">P. S.</span></p> <p>Rev. Dr. J. M. Campbell, 4 Atkinson Street, Rochester, New York.</p>	<p>No. 8. <span style="float: right;">P. S.</span></p> <p>O. M. Baker, Esq., 407 North Fourth Street, Saint Louis, Missouri.</p>
<p>No. 4. <span style="float: right;">P. S.</span></p> <p>Capt. Edward C. Townsend, Quartermaster Gen's Office, Washington, D. C.</p>	<p>No. 9. <span style="float: right;">P. S.</span></p> <p>Hon. T. A. Johnson, Corning, Steuben County, New York.</p>
<p>No. 5. <span style="float: right;">P. S.</span></p> <p>Prof. J. F. B. Morse, 810 Broadway, New York.</p>	<p>No. 10. <span style="float: right;">P. S.</span></p> <p>Mrs. Louis L. Williams, 8 New York Street, Rochester, New York.</p>

## QUESTIONS ON SECTION X.

*Superscription.*

1. What is the subject of this section?
2. Into how many parts is it divided?
3. What is said of blunders inside the letter?
4. What of blunders outside?
5. What is said about the right to send a bungling superscription?
6. If one cannot write a respectable superscription, what had he better do?
7. What things demand attention, to execute a good-looking superscription?
8. Of how many lines does it usually consist?
9. Where should the first line be?
10. Where should it begin?
11. When may it be necessary to begin nearer the left edge?
12. Where should the second line begin?
13. Where should the third and fourth?
14. Where should the last line end?
15. Write a superscription according to the diagram.
16. If but three lines are used, where should the first be?
17. How should the lines be spaced?
18. On which line are usually the greatest number and length of words?
19. What will this cause?
20. What should you preserve at the left?
21. What do the items include?
22. With what should the names and additions correspond?
23. What line do these occupy?
24. What do you place on the second line?
25. When is it necessary to write street and number?
26. In such case, where are they placed?
27. What will the writing of street and number prevent?
28. When is it unnecessary to write the county?
29. When, necessary?
30. On what line should it be written?
31. What does the Post-Office Department specially request about giving the county?
32. What should be written on the last line?
33. How is it best to write the name of the State?
34. Why is this best?
35. What is it well to bear in mind?
36. Why were letters sent to the Dead Letter Office in 1871?
37. How many were sent for this reason?
38. What is said about reversing the order of items?



39. Would anything be gained by it?
40. What is the most important matter relating to the superscription?
41. What kind of ink should be used?
42. Where are letters sent when the superscription cannot be read?
43. What do some persons pride themselves on?
44. How does the postmaster like this?
45. What is sometimes the result?
46. If letters were properly superscribed, what would be the advantage?
47. What had one better do, if he cannot properly superscribe a letter?
48. Why are so many letters sent to the Dead Letter Office?
49. How many were sent in 1871?
50. What was another reason for sending there?
51. How much cash was found in all?
52. How much in drafts and checks?
53. How many photographs?
54. What other caution is necessary?
55. How many letters were sent to the Dead Letter Office for want of a superscription?
56. What attention should be given to punctuating the superscription?
57. How does it look if not properly punctuated?
58. What are the only points used?
59. How many periods do you find in example No. 1?
60. Where are they?
61. How many commas?
62. Where are they?
63. Answer the same questions of all the others.

## SECTION XI.

### POSTAGE-STAMP.

If you are in the habit of writing letters, you will find it a matter of great convenience to always have on hand a supply of postage-stamps. You may wish to drop a letter into the post-office when it is closed. In such case, unless you happen to have a stamp, or meet some person who has one to spare, your letter will be delayed, and you will probably have to take another journey to the office.

Care should be taken to keep the stamps in good order, else they may be condemned at the post-office, in which case your letter will not go. Besides, suspicion might be excited that the

stamp had once been used before it was placed on your envelope. Stamps should be kept dry.

The upper right-hand corner is the proper place for the stamp. This is for the convenience of the postmaster in making up the mail, in post-marking the letter, and, at the same time, defacing the postage-stamp.

Take special care that you put the stamp on before dropping the letter in the letter-box; also, that it tenaciously adheres to the envelope. If either of these points be omitted, when you are becoming impatient because the expected answer does not reach you, you may be surprised on reading in the village or city paper that your own letter has not left the office, but is held for postage.

Through sheer carelessness thousands of such cases occur every year. Perhaps you may not be fortunate enough to read the advertisement; and, if not, you will be quite likely to censure the Post-Office Department, as long as you live, for what was the inevitable result of your own negligence. By this sort of carelessness, resulting in disastrous delays, business men have lost thousands, and may never ascertain where the fault lies.

In 1871 four hundred thousand letters were forwarded to the Dead Letter Office, Washington, because the writers had forgotten to put on the stamp. Perhaps as many, or twice as many more, were saved from going there, because of newspaper advertisements announcing that they were held for postage.

One important word more, — never, *never* write to any person on your own business, requesting or expecting an answer, without inclosing a postage-stamp to prepay the return letter. Your correspondent will regard such oversight, or intended tax on him, as “a straw that shows which way the wind blows.” He will look upon it as an index to your character, and as an insult to himself.

These remarks, of course, do not apply where the parties are already mutually interested in the subject-matter of the correspondence. But until he has signified in some way his assent to become equally interested with yourself you have no right to tax your correspondent with postage.

## QUESTIONS ON SECTION XL

*Postage Stamp.*

1. What is the subject of this section ?
2. Why should you keep a supply of stamps on hand ?
3. Where is the proper place for the stamp ?
4. Why is this the place ?
5. Of what two things should special care be taken ?
6. What if either is omitted ?
7. Where are letters sent, if not prepaid ?
8. For what is the Post-Office Department sometimes wrongfully censured ?
9. How many were sent to the Dead Letter Office in 1871 because not prepaid ?
10. How were others, unpaid, saved from being sent ?
11. When should you inclose a stamp in your own letter ?
12. How will it be regarded if you do not ?

## CHAPTER II.

## THINGS TO BE AVOIDED.

**T**HAT there are certain *Things to be observed* in the structure of a letter would seem to imply that there are also certain *Things to be avoided*.

Under this latter general head the student's attention is invited to a few inexcusable blemishes, any one of which injures the appearance of the letter.

## BLACKBOARD EXERCISE.

- |                          |   |                       |   |                          |
|--------------------------|---|-----------------------|---|--------------------------|
| 1. Things to be avoided. | { | 1. Interlineations.   | { | 1. Of Words.             |
|                          |   | 2. Blots.             |   | 2. Of Letters.           |
|                          |   | 3. Flourishes.        |   |                          |
|                          |   | 4. Cross-lines.       |   |                          |
|                          |   | 5. Underlinings.      |   |                          |
|                          |   | 6. Erasures.          |   |                          |
|                          |   | 7. Postscripts.       |   |                          |
|                          |   | 8. The character &.   |   |                          |
|                          |   | 9. Figures for words. |   |                          |
|                          |   |                       |   | 10. Lead-pencil writing. |

## SECTION I.

## INEXCUSABLE BLEMISHES.

**1. INTERLINEATIONS.** — **1. Of Words.** — Some persons fall into the very bad habit of leaving out words or letters that belong in the composition. If you omit a word of a sentence, or a letter of a word, one of two things must be done; either the words or letters omitted must be inserted on the page afterwards, or your whole letter thus far must be rewritten, so as to include them where they belong.



If it is decided not to rewrite, the omissions must be inserted just above the line on which they occur, and the caret must be placed at the point where they belong ; thus, —

our  
“Give us this day <sup>our</sup> daily bread.”

These after-insertions are called *interlineations*. If the letter is short, or if but little has been written when the omission occurs, you had better rewrite your letter.

These interlineations are mere patchwork at best ; and in letter-writing, no pains should be spared to avoid them. They give a letter a very bad appearance. The necessity for interlining can be avoided by practice and attention only. If you have acquired this fault, no labor should be shirked to overcome it. Unless it is conquered, you will never write a neat and finished letter.

A gentleman well known to the business world, and one who writes a faultless letter, says he remembers rewriting a long letter seventeen times, just as many as he was years old, before he finished it without a single interlineation. He says he was particularly prone to this fault ; but he was fully determined to overcome it. He says he can now write a dozen long letters at a single sitting without the interlineation of a single word. In the commencement of his business life, he often rewrote a letter four, five, or six times.

Unless you conquer this fault in early life, it will become a settled habit. It should be made a point not to be yielded on any account, that, whether your letter be longer or shorter, it shall be folded and inclosed without one word of interlineation.

As a choice of evils, it may possibly be necessary, when in a hurry, to interline a word, rather than rewrite a long letter. But let such cases be rare exceptions. As a general rule, it is better to rewrite than to send a letter defaced with interlineations. It is admitted that this practice may cost time and labor ; but such discipline will be rewarded in the end.

These observations are addressed more especially to the student whose habits are not yet formed, and who, by careful self-discipline, can avoid acquiring this very bad one.

**2. Of Letters.** — The interlineation of a letter or letters to correct misspelling is a worse blemish, if possible, than the interlineation of words. It disfigures the word, as the other disfigures the spaces between the lines. The reader of your letter will almost believe, if not quite, that you learned to spell the word after you had incorrectly written it.

If, however, on reviewing your letter, which should always be done before folding, you find that a letter of a word has been omitted, generally the mistake can be corrected, if your manuscript has been properly spaced. To do it, carefully erase the whole word with a sharp knife. Then apply to the surface a piece of india-rubber, called *ink-eraser*. Rub the surface vigorously, using the paper dust under it that has been scraped off. You can thus create a new surface almost as impervious as the original. Now carefully, and with a light hand, rewrite the word. The difference in shade will scarcely be perceptible.

**2. BLOTS.** — Of course you will not post a letter disfigured by *blots*. Should one of any considerable size chance to occur, though after the letter is finished, if you cannot thoroughly erase it, by all means throw away your sheet and rewrite.

Your letter will be regarded as, in some degree, typical of your character. A slovenly business letter indicates that the writer is a slovenly business man. A blot on your page is like a blotch on your face; only, the one you can prevent, while the other, perhaps, you cannot. Either, however, presents a disagreeable sight.

If you will take care to not overload your pen, you will rarely be troubled with blots on your sheet.

**3. FLOURISHES.** — In a business letter flourishes are entirely out of place, even if admissible in any other. They indicate a kind of dash-and-display character in the writer, which no solid business man admires. A letter all filled with pen flourishes, containing an application for a situation in which the pen was indispensable, would be quite unlikely to secure a favorable response from a man of business sagacity and experience.

A shrewd old banker in Montreal, a few years since, refused a *five-hundred-pound note*, due four months from date, because of the grand *flourish* to the maker's signature. The paper was well recommended. The banker was unacquainted with the flourishing signer; but he said the disgusting display excited his suspicion that the maker of that note was *flourishing* on money not his own. At maturity, the paper was worthless.

But the chief objection to flourishes in a letter is, that they intrude on the lines above and below the line of writing, and render the whole page indistinct and illegible. They are mere show, without the slightest claim to utility. Indeed, they are a serious damage to the appearance of the page.

Ornamental penmanship has its place; and, in its place, it is all very well. But that place is not in the business letter, if in any other.

**4. CROSS-LINES.** — In this country paper and postage are reasonably cheap. There is, therefore, no excuse for writing *cross-lines*, either on the margin of your sheet, or over the lines of your letter on the regular rulings.

These cross-lines deform your letter and add very much to the difficulty of reading it. It is very rare indeed, perhaps never, that you will see a *business* letter thus defaced. But no letter, whether of a business or social character, should be thus deformed.

If one sheet does not furnish room enough for what it is necessary to include in your letter, by all means take another; but do not spoil what you have already done well. You had better, if necessary, pay extra postage. If your letter is of sufficient importance to be worth reading, you can afford it. If it is not, you have no right to tax your correspondent's patience to read these tangled cross-lines to learn what is of no consequence.

Cross-lines in letter-writing came into use many years ago, on account of dear postage and the high price of paper. Less than twenty-five years ago, it cost more to send a letter from Detroit to New York than it did to send a bushel of wheat or corn.



The high rates of postage furnished some apology, at that time, for utilizing every nook and corner of the sheet, in writing an old-fashioned family letter. But those days have passed, never to return to the people of this country; and with them, the necessity, if not the inducement, of cross-lining letters.

Ladies still continue the practice to some extent, in their correspondence with each other. But, generally, the person receiving a letter thus disfigured regards it with disfavor, if not with disgust. It now appears like an affectation of economy, or of real economy bordering on stinginess or poverty. It is, to say the least against it that can be said, in very bad taste.

**5. UNDERLINING.** — Although *underlining* is very well in its place, it may be overdone, and often is, by those who have had but little experience in letter-writing. Especially this is likely to be the case with those who are of a very positive and enthusiastic temperament. They seem to feel that nearly half their words are of special interest and importance; and that this fact may possibly be overlooked by their correspondents, unless attention is particularly called to it.

In letter-writing, if a sentence is properly constructed, as a general rule, there will be no necessity for underlining, merely to give emphasis and importance to a word. Its importance will be manifest at a glance.

Still, it is not to be understood that you are never to underline. There are certain words that should be underlined; though it might be difficult to give a rule so comprehensive that it would apply in all cases.

It is proper to use the underline for important words, and for such as are placed in contrast or antithesis; as, "Not that I loved Cesar *less*, but that I loved Rome *more*." Here, the word *less* is placed in contrast with *more*. Again: "The prodigal robs his *heir*; the miser robs *himself*."

The names of newspapers should be underlined, especially if they are to be printed; as, *The Tribune*, *The Herald*, *The Evening Journal*, *The London Times*.



The names of books also ; as, *Gibbon's Rome*, *Kent's Commentaries*, *Pilgrim's Progress*.

Also, words and phrases introduced from a foreign language ; as, *pro bono publico*.

But the caution is against using the underline too freely. As it is generally done for the purpose of giving emphasis, that purpose will be defeated by too frequent use. The public speaker whose voice is always on the highest pitch finds no margin for emphasis when it is really needed. As emphasis is the relative force given to one or more words over the others, when he needs it, he is unable to give it. So indiscriminate underlining ceases to secure special attention, except as it offends the eye of taste.

Bear in mind that you will probably be prone to underline too *much* rather than too *little*. When your mind is in doubt about the propriety of using the underline, it will be better to omit it.

The rules for underlining matter prepared for the press are, —

1. One horizontal line drawn under a word or words signifies that they are to be printed in *Italic* letters ; thus, *The bells were tolling*.

2. Two lines signify that they are to be printed in small capitals ; thus, "ALL WERE LOST."

3. Three lines signify that they are to be printed in large capitals ; thus, "EVERY MAN WAS PUT TO THE SWORD."

4. Four lines are seldom used, except for circulars or hand-bills ; but when they are, they signify that the matter thus underlined is to be displayed in *Italic* capitals, or according to the taste of the printer.

6. ERASURES. — Avoid pen *erasures* ; that is, drawing your pen along over the word or line after having written it. They give your page the very worst possible appearance. They are worse than patches on your garments, or coal-dust on your face. If you must rewrite, or send a letter thus disfigured, do not hesitate a moment, — *rewrite*. All that was said against interlineations, and much more, may be said against pen erasures.

If the word or words can be entirely erased with a sharp knife

or other instrument, as directed in a former section, it may possibly be better to do so than to rewrite a long letter. But it is difficult to do this in a satisfactory manner, unless the paper is very heavy, of solid body, and excellent surface.

It is hardly proper to say that, in no case whatever, is it better to send a letter with pen erasures than to rewrite; for it might be possible that, if not sent with all its defects, it would never be sent at all. If the mail were about to close, if the letter must go now or never, and if business of importance must suffer for want of it, of course, send the letter; resolving, however, that another case of the kind shall not arise. Nothing but the most pressing necessity should impel you to allow it in a single instance.

Were you to apply for a business position through a letter containing pen erasures and interlineations, if the place were a desirable one, you would be nearly certain not to obtain it. What you may regard as a small matter in a business letter, hardly worth noticing, possibly may be the turning-point of your entire business life.

Some years ago, a Boston business house advertised in the city papers for a clerk. All applications must be made in the handwriting of the applicants. Within two days twenty-three applications were made by as many young men.

The handwriting of one was conspicuously superior to that of all the others. But he was not invited to an interview. You would like to know the reason; and you shall have it. In writing the day of the week, *Saturday*, he wrote *Saterday*; then drew his pen over the *e*, and wrote *u* above it.

That was a bad mark, — an unfortunate scratch of the pen. The little blemish in that letter may have been of incalculable importance to the youthful hand that held it. Another was invited to an interview, and was accepted; and he is now an equal partner in that house, which position is itself a fortune.

That young man was not refused an interview because he misspelt *Saturday*, — for he corrected that, — nor on account of the erasure or interlineation; for, had the members of that house known that he had copied his letter a dozen times to get it right,

and at last *did* get it right, they would have admired his patience and perseverance.

But they refused the interview because he, *knowing* it to be a blunder, did not think it of consequence enough to rewrite his letter before sending it and correcting the blunder.

They *expected* applicants would write and rewrite, no matter how many times. But because the letter came on the errand it did come on, and bearing this blemish, to the writer's own knowledge, they felt that he needed at least one element of a good business man, which he did not and probably never would possess. His first error, misspelling the word, was bad enough; but his second, the way he corrected it, was much worse.

**7. POSTSCRIPT.** — A *postscript* is something added to a letter after it has passed through the forms of finish. When it contains an account of something that has taken place since the letter was completed, or something that has come to the knowledge of the writer since, it is serving its proper purpose. Though this is the *proper* use of a postscript, it is not the *general* use. It is more generally used to supply that which the writer knew just as well before he had subscribed his name to his letter as he did afterwards. He simply did not *think* to put it in where it belonged; so he patches up, as it were, the holes of the garment, in which there should have been none left.

Some letters are half postscript. It is not unusual, with some persons, to add one after another, until there are as many as there are paragraphs in the body of the letter. This is a kind of general interlineation.

To add something, by way of postscript, which properly belongs in the body of the letter, and which ought to constitute one of the principal paragraphs, is a very awkward way out of an unnecessary difficulty. It shows a kind of slipshod carelessness, loose habits of composition, or a want of practice in writing.

It has been said that “a *lady's* letter is never complete without a postscript.” But ladies certainly do not monopolize this fault. It is quite a common one with the other sex.

To avoid postscripts, the items to be embraced in a letter should



be noted down on a scrap of paper before commencing. They should also be arranged in their proper order ; so that those that are related to each other shall have their proper connection in the letter. Let them be next-door neighbors.

It is not desirable, as a general rule, that a business letter should embrace a great variety of topics. It is better to make each the subject of a letter by itself. Especially, no topic of importance should be the subject of a postscript. It is preferable to rewrite, or make the afterthought the subject of another letter.

**8. THE CHARACTER &.**—The character & is generally used too freely. It has its places and uses, but they are few. By some persons the word *and* is seldom written. They nearly always use the character & instead. Except in the following cases, and perhaps a very few others, this character should not be employed to take the place of the word for which it stands. It may be used,—

1. As a connective of the surnames of a business firm ; as, *Jones & Smith ; Dunn & Brown ; Inman, White, & Raymond.*

2. The surname and some word expressive of relationship, the two signifying a business firm ; as, *Brown & Brothers ; Bannister & Son.*

3. As a connective of Christian names, or initial letters of them, to a surname in common ; as, *J. H. & S. R. Perkins ; M. L., A., & D. Emmons ; John & George Hibbard.*

4. As a connective of one or more names of a firm to the abbreviation *Co.*, which signifies *Company* ; as, *John Smith & Co. ; Ivison, Blakeman, Taylor, & Co.*

5. It is properly used with the letter *c* ; thus, *&c.*, signifying *and so forth.*

It is so generally used in these classes of cases, that it might be regarded in bad taste to substitute the word *and* for it. But before using it in any other, be sure that you have the sanction of good authority.

**9. FIGURES FOR WORDS.**—Proper discrimination should be exercised in the use of *figures* in the body of a letter. Like the



character &, they have their places, and in their proper places the substitution of words would appear awkward and clumsy. Custom has established their use for dates, time of day, rates, quantities, prices, and, in bills and bookkeeping, aggregate amounts. They may also be used for numbers to designate articles thus known; as, *No. 2, 3, &c.* Also for numbers indicating places of residence; as, *We live at 500 Broadway.* A letter would have a very bungling appearance if dated thus: *August seventeenth, eighteen hundred and seventy-two.*

Numbers should not be written partly in figures and partly in words; as, *The army consisted of 20 thousand men; We live at 500 and twenty Broadway; I saw 5 hundred sheep in a drove; He owes me twenty 5 dollars.*

It is usual to write the *amount* for which negotiable paper is given both in figures and words,—the figures being placed in the margin, generally at the left-hand upper or lower corner. In acknowledging the receipt of money, whether in currency, checks, or drafts, the sum is quite generally expressed in figures as well as words; as, *Your favor of the 6th inst., containing draft for five hundred dollars (\$500), is received, &c.*

You should never begin a sentence in figures; as, *200 passengers were lost on board the Arctic. 500 barrels of flour were thrown overboard.*

These remarks are not intended to apply to bills of goods, or merchandise where sums are to be added or multiplied, and aggregate amounts are to be ascertained by the process.

**10. LEAD-PENCIL WRITING.**—Never write a business letter in *lead-pencil* marks. It is disrespectful to your correspondent. The lines are not as easily read as when written with ink; they are easily blurred or defaced; and they may be erased or altered, when self-interest requires and it can be done with safety.

A New York merchant, who had had but little business experience, left a large number of demands for collection with a lawyer in Ohio. The lawyer collected and remitted *one thousand dollars*, which the merchant acknowledged the receipt of by a letter written

with a lead-pencil. Soon after the merchant died. His books of account showed that he had credited the lawyer with one thousand dollars. But the letter, in the possession of the lawyer, acknowledged that the merchant had received *two* thousand dollars. It required but little skill to erase, with india-rubber, the monosyllable *one*, and to write *two* in its place. May be the lawyer had not done it; but it was a case of grave suspicion, ending in a lawsuit in which the lawyer was successful.

*Receipts* should never be given in lead-pencil writing. It is unsafe and unbusiness-like.

## QUESTIONS ON CHAPTER II.

### *Inexcusable Blemishes.*

1. What is the subject of this chapter?
2. What is the subject of this section?
3. What bad habit do some persons fall into?
4. What must be done when words are left out?
5. Where are omissions to be inserted?
6. What is the caret used for?
7. When had you better rewrite your letter?
8. What are these interlineations?
9. What appearance do they give to a letter?
10. How may they be avoided?
11. How many times did a well-known business man rewrite his letter?
12. What kind of a letter does he now write?
13. If you do not early conquer this fault, what will be the result?
14. What is said about rewriting?
15. What, about a choice of evils?
16. What will the practice of rewriting cost?
17. To whom are these remarks applicable?
18. What is said about interlining *letters* of words?
19. What will the reader of your letter believe?
20. How can this be remedied?

### *Blots.*

1. What is the subject of this section?
2. When should you rewrite?
3. How is your letter regarded?
4. What does a slovenly letter indicate?
5. What is a blot compared to?
6. What care will prevent blots?

*Flourishes.*

1. What is the subject of this section?
2. Where are flourishes out of place?
3. What do they indicate?
4. How would they answer in a business application?
5. What is said of the Montreal banker?
6. What was the result?
7. What is the chief objection to flourishes?

*Cross-Lines.*

1. What is the subject of this section?
2. What is said about cross-lines?
3. What appearance do they give to a letter?
4. Suppose one sheet is not large enough without cross-lining?
5. Suppose it costs you extra postage?
6. What is said about taxing your correspondent's patience to read cross-lines?
7. What brought cross-lines into use?
8. What is said of cost of postage a few years ago?
9. What excuse did this furnish?
10. How do persons regard cross-lines who receive the letter containing them?
11. What does the practice now show?
12. In what kind of taste is it said to be?

*Underlining.*

1. What is the subject of this section?
2. By whom is it often overdone?
3. When is there generally no necessity for it?
4. When should you underline?
5. Give an example?
6. What names should be underlined?
7. What words and phrases?
8. What is the caution here against?
9. What is the effect of too frequent underlining?
10. What is said about the public speaker?
11. What is emphasis?
12. What shall you do when you are in doubt about underlining?
13. What does one underline signify in matter prepared for the press?
14. What do two?
15. What do three?
16. What do four?

*Erasures.*

1. What is the subject of this section?
2. What is a pen erasure?
3. What is it compared to?
4. What should you do rather than erase?
5. When may you erase?
6. What is said about erasures in applying for a business position?
7. What is said about a small matter?
8. What did a Boston business house advertise for?
9. How did they require the applications to be made?
10. How many did they soon have?
11. Why was not the best penman invited to an interview?
12. What is said of the little scratch of the pen?
13. What about the one who was accepted?
14. For what was the best penman *not* rejected?
15. For what *was* he?
16. What did the firm expect of applicants?
17. What did they think this young man lacked?
18. What did they think of his first error?
19. What of the second?

*Postscripts.*

1. What is the subject of this section?
2. What is a postscript?
3. When is it serving its proper purpose?
4. For what is it generally used?
5. What are some letters, as to postscripts?
6. How many do some persons use?
7. What is this called?
8. What is a postscript of matter that belongs in the body of the letter?
9. What does it show?
10. How may postscripts be avoided?
11. What is said about a variety of topics in a business letter?
12. What should each topic of importance be the subject of?
13. What should be done in case of after-thoughts?

*The Character &c.*

1. What is the subject of this section?
2. How is it generally used?
3. Name some of its uses?



*Figures for Words.*

1. What is the subject of this section?
2. For what has custom established their use?
3. How should numbers not be written?
4. How is it usual to write amounts in negotiable paper?
5. Where are the figures placed in such cases?
6. How are amounts generally written in letters acknowledging the receipt of money?
7. What about beginning sentences with figures?
8. To what do not these remarks apply?

*Lead-Pencil Writing.*

1. What is the subject of this section?
2. What is said about writing letters with pencil?
3. Why not write with pencil?
4. What did a New York merchant do?
5. How much did the lawyer remit?
6. How did the merchant acknowledge the receipt?
7. After his death, what did his books show?
8. What did his letter to the lawyer show?
9. How could *one* be changed to two?
10. How did the case end?
11. Why should not receipts be given in pencil mark?



PART SECOND.

LITERATURE OF A LETTER.





## INTRODUCTION.

EVERY business man finds it necessary to write business letters ; for, at the present day, a large proportion of the commerce of the world is carried on through the medium of the pen.

It is said to be a difficult thing to write a good letter. Probably every beginner would indorse this statement. There are some parts that are quite easy to learn, and there are others that are not so easy. We have already passed over the easy part.

While it is comparatively an easy matter, by patient practice, to give to a letter the proper *mechanical* structure and dress, it is more difficult to give to it the necessary *literary* structure and dress. This requires something more than mere mechanical ingenuity and skill ; and although this field is a broad one, but few definite rules can be laid down for the guidance of the student, a comprehension of which does not imply advanced culture on his part. With this the business student has not in all cases been favored.

To write a good letter on any subject requires, not only an acquaintance with that subject itself, but also a command of language suitable for the purpose. A wide range of knowledge is requisite to good letter-writing on general subjects. But a man may possess this range of knowledge, be thoroughly versed in literature and the sciences, be familiar with the rules of grammar, rhetoric, and the laws of language, yet be unable to write an acceptable letter. Some very excellent scholars write poor letters ; while, on the other hand, some men of very limited attainments, having no claims to critical scholarship, may be able to write excellent letters on subjects with which they are familiar.

Many of our ablest orators are, in the liberal sense of the phrase, educated men; but they are not all of this class. A college education is not, therefore, indispensable to oratory. Patrick Henry, Henry Clay, and Stephen A. Douglas, though not educated at the university, in oratory were the peers of Daniel Webster, John C. Calhoun, and William H. Seward.

So Dr. Franklin, with the rough, friendless world for a school-house, and a printing-press for a schoolmaster, in the art of letter-writing was the equal of the gifted and cultured Madison or Hamilton.

But, as every person who reasons correctly must reason logically, whether he understands logic as a science or not, so there are certain literary marks in every good business letter, whether the writer knows the names and reasons for such marks or not. As no illogical reasoning can be correct, however beautiful and vigorous the language of the reasoner, so the business letter, if wanting conformity to certain well-known literary rules, must be imperfect, and subject the writer to derision and ridicule.

Within the limits of a volume of this size, of course it cannot be expected that all the rules essential to the literary finish of a good business letter can be set forth in order. To attempt this would be to fail. It would be an attempt to write a complete cyclopædia of every department of human knowledge.

But it is proposed to call the student's attention to a few things to be observed, and a few things to be avoided, relating to the literature of a business letter, an acquaintance with which will afford him some aid. Most of them are so simple, that they can be understood by any one who has been favored with the usual opportunities afforded by the common district school; and a young man should hardly attempt to obtain a systematic business education who is deficient in the branches generally taught there.

#### QUESTIONS ON THE INTRODUCTION.

1. What does every business man find it necessary to write?
2. How is much of the world's commerce carried on?
3. What is said about the difficulty of writing a good letter?

4. What part have you already passed over?
5. What is comparatively an easy matter?
6. What is more difficult?
7. What does the literary part require?
8. What is said about rules on this subject?
9. What does it require to write a good letter on any subject?
10. What is requisite to good letter-writing on general subjects?
11. With what may one be acquainted, and yet be unable to write a good letter?
12. What may one do, even with limited attainments?
13. What is said about the education of orators?
14. As some are not scholars, what does this show?
15. What great orators are mentioned?
16. What accomplished letter-writers are mentioned?
17. Which of them was not a classical scholar?
18. With whom is he compared?
19. What is said about logical reasoning?
20. What, about literary marks of a letter?
21. What is the student's attention to be called to?
22. By whom can these rules be understood?

## CHAPTER I.

## THINGS TO BE OBSERVED.

PART SECOND, like Part First, will be presented in two chapters. Chapter I. will treat of *Things to be observed*, and Chapter II. of *Things to be avoided*.

## SECTION I.

## CAPITAL LETTERS.

## BLACKBOARD EXERCISE.

- |  |                       |                        |
|--|-----------------------|------------------------|
| 1. Capitals. {                             | 1. Paragraphs.        |                        |
|  | 2. Sentences.         |                        |
|  | 3. Poetry.            |                        |
|  | 4. Names. . . .       | { 1. Of persons.       |
|  |                       | { 2. Of places.        |
|  |                       | { 3. Geographical.     |
|  | 5. Initials. . . .    | { 1. Names of persons. |
|  |                       | { 2. Names of places.  |
|  |                       | { 3. Literary titles.  |
|  |                       | { 4. Abbreviations.    |
|  | 6. Titles.            |                        |
|  | 7. Proper adjectives. |                        |
|  | 8. Heaven.            |                        |
|  | 9. Supreme Being.     |                        |
|  | 10. Direct quotation. |                        |
|  | 11. Titles of books.  | { 1. Nouns.            |
|  | { 2. Verbs.           |                        |
|  | { 3. Adjectives.      |                        |
| 12. Titles of essays; names of newspapers. |                       |                        |
| 13. Pronoun <i>I</i> .                     |                       |                        |
| 14. Interjection <i>O</i> .                |                       |                        |
| 15. Days of week.                          |                       |                        |
| 16. Months.                                |                       |                        |

UNTIL you become familiar with their use, great care should be taken in the distribution of *capital letters*. The use of them



where they do not belong is as much of an error as their omission where they do belong.

Some authors tell you that when your mind is in doubt whether to use a capital in a given case, to let the doubt weigh against its use, and to reject it. A better rule would be, to settle the doubt when it arises, and then act accordingly. Next time you will probably have no doubt about it.

Although you can find rules in every common-school grammar for the use of capital letters, it is thought proper to give a few in this place, as the work can hardly be complete without them.

In the following cases a capital letter should be used : —

1. The first letter of every paragraph.
2. The first letter commencing immediately after a period, used as a pause. .
3. The first letter of every line of poetry.
4. The first letter of every proper name, consisting of,
  - 1st. Christian or surnames of persons, or both combined ; as, *John Smith*.
  - 2d. The names of places ; as, *Rochester, New York, Buffalo*.
  - 3d. All geographical names, such as are applied to oceans, seas, lakes, rivers, mountains, states, counties, towns, cities, etc., etc. ; as, *Pacific Ocean, Baltic Sea, Lake Erie, St. Lawrence River, Catskill Mountains, Pennsylvania, Monroe County, Pittsburgh*.
5. All initial letters, consisting,
  - 1st. Of initials for the names of persons ; as, *J. Q. Adams*.
  - 2d. For the names of places ; as, *N. Y.* for *New York* ; *O.* for *Ohio*.
  - 3d. For literary titles ; as, *LL. D.* for *Doctor of Laws* ; *D. D.* for *Doctor of Divinity* ; *A. M.* for *Master of Arts*.
  - 4th. The letters beginning abbreviations, in cases where, if written in full, the words should commence with capitals ; as, *Esq.* for *Esquire* ; *Capt.* for *Captain* ; *Ill.* for *Illinois*.
6. The first letter of titles of honor, office, or respect, whether abbreviated or written in full ; as, *Gen. Wadsworth* ; *Hamilton Fish, Secretary of State*.
7. The first letter of proper adjectives, or adjectives formed from proper names ; as, *the Roman government* ; *American history* ; *the Morse telegraph* ; *Astor Library*.

8. The first letter of any word that signifies the place of happiness in a future life ; as, *Heaven ; Paradise of God*. When heaven is used in the plural number, signifying the sky, it should not begin with a capital ; as, *The heavens were overcast with clouds and darkness*.

9. The first letter of the name of the Supreme Being, and of all words standing for that name ; as, *God ; Lord ; Jehovah ; Father ; Holy One ; Eternal One ; Supreme Being, &c.*

10. The first letter of every direct quotation, unless introduced by a conjunction ; as, "*Give me liberty, or give me death.*" It should not begin with a capital when introduced by a conjunction ; as, *We have been taught that "honesty is the best policy" ; if "honesty is the best policy," let every business man rigidly practice it.*

11. In writing the titles of books, the following is the rule :—

1st. Begin all nouns with a capital letter ; as, *The Pilgrim's Progress ; The Life and Writings of Josephus*.

2d. Begin all verbs with a capital ; *What I Know about Farming*.

3d. Begin all adjectives with a capital ; as, *History of the Great American Conflict*.

12. All titles of newspaper articles, literary and scientific, or other essays, and the names of newspapers, periodicals, &c.

13. Always write the pronoun *I* with a capital ; as, *I saw in my dream*.

14. Also the interjection *O*.

15. Begin the names of the days of the week with a capital ; as, *Sunday, Monday, &c.*

16. Begin the names of the months of the year with a capital ; as, *January, February, &c.*

The names of the seasons of the year should not begin with a capital ; as, *spring, summer, autumn, winter*.

Although not strictly correct, business men usually begin with capitals the names of articles of merchandise, as, *Beef, Pork, Flour, Lard, Butter, &c.*, when making bills of them, or when referring to them in written correspondence.

There are no settled rules for the use of capitals in hand-bills,

newspaper advertisements, market reports, shipping news, &c. Every one, whether writer or printer, follows his own taste.

These are the principal rules for the use of capital letters. Discretion may sometimes be exercised, and capitals may be used occasionally in cases not covered by these rules. You are more likely, however, to use them where they do not belong than you are to omit them where they do belong.

### QUESTIONS ON SECTION I.

1. What is the subject of this section ?
2. What is said about care in using them ?
3. What, about using them where they do not belong ?
4. What do some authors tell you to do when you are in doubt about using them ?
5. What is a better rule ?
6. Why is that a better rule ?
7. What is the first rule about using them ?
8. What is the second rule ?
9. What, the third ?
10. What, about proper names ?
11. How many classes of proper names ?
12. How are initial letters to be written ?
13. How are abbreviations to begin ?
14. What is the sixth rule ?
15. What are proper adjectives ?
16. With what letters are they to begin ?
17. What is the eighth rule ?
18. When should not the word *heaven* begin with a capital ?
19. What is said about writing the name of the Supreme Being ?
20. What is the rule about direct quotations ?
21. Give some examples ?
22. What is the rule about writing the titles of books ?
23. What is rule twelve ?
24. What pronoun are you always to write with a capital letter ?
25. What interjection ?
26. How are you to begin the names of the days of the week ?
27. How, the names of the months ?
28. How, the names of the seasons ?
29. What is said about the names of articles of merchandise ?
30. What, about advertisements, hand-bills, &c. ?

## SECTION II.

## PUNCTUATION.

THE proper punctuation of a piece of composition contributes almost as much to the correct interpretation of the writer's meaning as the words which he employs. It is, however, quite too much neglected by a large proportion of our business men.

## BLACKBOARD EXERCISE.

## 2. Punctuation marks.

- |   |                             |
|---|-----------------------------|
| { | 1. The Period. (.)          |
|   | 2. The Colon. (:)           |
|   | 3. The Semicolon. (;)       |
|   | 4. The Comma. (,)           |
|   | 5. The Interrogation. (?)   |
|   | 6. The Exclamation. (!)     |
|   | 7. The Dash. (—)            |
|   | 8. The Parenthesis. ( ( ) ) |
|   | 9. Quotation Marks. ( “ ” ) |
|   | 10. The Hyphen. (-)         |

*Punctuation* is defined by Webster to be “the act or art of punctuating or pointing a writing or discourse, or the act or art of marking with points the divisions of a discourse into sentences, and clauses or members of a sentence.”

It will be seen that this definition applies to letter-writing; and it is as important in this branch of literature as in more elaborate composition.

The student may learn punctuation either as an art or as a science, or as both. Many, if not most, of our best business letter-writers learn it as the printers generally do, — by the eye, or as an art. To understand it as a science requires, in advance, a tolerably good knowledge of grammar; and even good grammarians, it is believed, practice it as an art quite as much as they do as a science.

Punctuation was not practiced at all by the ancients; nor by



the moderns to any extent, until after the invention of printing. The first books that were printed exhibit no acquaintance, by writer or printer, with the subject. In any such sense as we now understand the term, punctuation did not come into use until the sixteenth century, or about three hundred years ago.

A letter with no punctuation marks presents an unfinished and unbusiness-like appearance. The student who is familiar with the science of grammar will easily learn to punctuate his letters. But he who knows nothing of that science must learn punctuation as an art; which can be done only by close observation in the reading of matter in which it has been properly done.

It would be a useful exercise, and it is recommended, to practice copying from the printed page such articles and essays as have been written by accomplished authors, carefully noting the punctuation.

Write a few paragraphs daily; and at first, without punctuating them. Then close the pamphlet or book, and proceed to punctuate your manuscript copy carefully, and as correctly as possible. Compare it then with the printed paragraph, and make the necessary corrections. Repeat this exercise over and over again, and you will soon have the satisfaction of finding that you are advancing in the art. Any good work on letter-writing, in which you can find scores of letters, will answer an excellent purpose for this exercise. You can use those published as models in the latter part of this work.

**1. THE PERIOD.** — The *period* indicates the longest pause of any of the marks. It is placed at the end of every paragraph, and at the end of every sentence, unless the paragraph ends with, or the sentence contains, an exclamation or question; as, *I went to New York last week. Did you go to New York yesterday? O liberty! O sound once delightful to every Roman ear!*

In letter-writing, the period should be placed at the end of the heading or date; as, *Rochester, N. Y., August 22, 1872.*

It should also be placed after the name or names before the complimentary address, or the address proper; as, *Messrs. Ivison, Blakeman, Taylor, & Co., New York. Gentlemen, —*

It should also be placed after the signature to the letter; as, *Very respectfully yours, Washington Irving.*

It should be placed at the end of the superscription on the envelope; as, *John Smith, Esq., 110 Broadway, New York.*

It is always used with initials, whether standing for titles or names; also with abbreviations; as, *Francis Wayland, LL. D.*, for *Doctor of Laws*; *Geo. H. Burrill*, for *George Howard Burrill*; *Mich.* for *Michigan*; *Dr.* for *Doctor*; *N. E.* for *North East*; *Esq.* for *Esquire*.

**2. THE COLON.** — The *colon* is used when the idea of the writer has been fully stated, but there is yet something to follow, to give force to the statement; as, *I leave the world behind: it has no joys for me.*

The colon should be placed before a direct quotation, unless introduced by a conjunction; as, *The Saviour taught us to pray: "Give us this day our daily bread." And God said: "Let there be light; and there was light."*

It is used also when the writer is about to particularize, immediately before beginning the items; as, *We desire to hear from you on the following points: —*

1. *How our interests will probably be affected by the recent fire in your city; and,*

2. *What is the condition of the wheat market in your vicinity.*

It is also used before an explanation of items about to be given; as, *Regarding the matters of inquiry contained in your letter of the 6th inst., from present appearances we can only say: Pork will be dull for some time to come; Good Beef cannot be obtained at any price.*

**3. THE SEMICOLON.** — The *semicolon* is a point of frequent use, and is intermediate between the colon and the comma. It does not indicate as long a pause as the colon, but longer than the comma. It generally shows that something is to follow before the sense of the writer on what has been said can be complete; as, *The Latin order of language is more animated; the English more clear and distinct. Not that I shall be absent; but I cannot give my attention to the business."*

It is often used to separate the parts in which the comma has been used; as, *Mirth should be the embroidery of conversation, not the web; and wit the ornament of the mind, not the furniture.*

**4. THE COMMA.**—This point marks the smallest divisions of sentences, and is a sign of the shortest pause.

It signifies *that which is cut off*. As this point is used in punctuation more than any other, and, perhaps, than all others, the student is advised to make himself familiar with the rules for its application. These rules are too numerous to admit of their insertion in a work of this size and design. The only extensive work on the subject we know of is *Wilson's Punctuation*. As treated in grammars or rhetorics the student generally gets as many wrong as correct ideas about the use of this point. The rules should be critically studied, and patiently practised, until the student becomes perfectly familiar with them.

**5. THE INTERROGATION POINT.**—The *interrogation point* properly belongs at the end of every interrogative sentence, or sentence asking a question; as, *Are we to begin our journey to-morrow morning?*

It should be used also after an interrogative clause abruptly thrown into a sentence; as, *The failure of the enterprise was complete, (and who could not have foretold it?) causing, as it did, the bankruptcy of the projector.*

**6. THE EXCLAMATION POINT.**—The *exclamation point* is used immediately after an exclamatory sentence, clause, phrase, or word; as, *What a fall was that! O the folly of sinners! Fire! Fire in the forest!*

**7. THE DASH.**—The *dash* is thrown in as a mark of separation between the main sentence and parts abruptly introduced; as, *We are victorious—witness our trophies—in this bloody contest.* It denotes a break or suspension of the sense, and is often used instead of the comma, semicolon, colon, or even the period.



It is often used after, and in connection with, the other points, in which cases it signifies that a longer pause is to be observed than those points indicate. Generally, in this country, it is used after the address in letter-writing, in connection with the comma or colon; thus, *Dear Sir, — Gentlemen, —*

It is frequently placed after the colon, when the writer is about to particularize; as, *The following is the programme of exercises: —*

1. *Music by the Band.*
2. *Prayer by the Chaplain.*
3. *Oration by the Orator of the Day.*

The dash is used to indicate the omission of something, as figures, letters, names, or words; as, *About the year 18— my friend Mr. — and I commenced our journey, &c. On our way we met Esq. B—n.*

The dash is often used instead of marks of parenthesis; as, *We distinctly saw one or the other — and we are not certain which — pass our door about sunset.*

8. THE PARENTHESIS. — Webster says: “The *parenthesis* is a word or sentence inserted, by way of comment or explanation, in the midst of another sentence, of which it is independent in construction, and which is complete without it.” It is like a by-path, into which the traveler steps a moment, while on his journey. Take the following examples: *I have now lived in this world (as the Family Bible testifies) a little over eighty years. All Christians (of whatever sect) believe that the Bible contains the revealed will of God. We can promise you (including those shipped to-day) five hundred barrels.*

It will be seen that, if the phrases included in the marks of parenthesis in the foregoing examples were entirely omitted, the sentences would nevertheless be complete. They have no grammatical connection with the sentences. The words included are not necessary to make sense, but are merely explanatory.

9. QUOTATION MARKS. — The *quotation marks* consist of two inverted commas placed at the beginning of words, clauses, or



sentences which are taken from some other author or speaker, and two commas not inverted placed at the end; thus, *A quaint writer observes that "Satan never proposes partnership with one who is profitably and pleasantly employed." "An idle man's brains are Satan's work-shop."*

You must observe that when you give the sense or substance of what another has said, and not the exact words, you are not to use the marks of quotation; as, *Henry Clay often said he would rather be right than be President of the United States.*

**10. THE HYPHEN.**—The *hyphen* signifies *under one, into one, together*, and is a sign used for joining two simple words into one compound word, or for uniting two syllables of the same word. There are several classes of cases where the hyphen is generally used. These are, first, for joining two or more simple words so as to form but one, called a *compound* word. The simple words are united by the hyphen; thus, *two* is a simple word, and so is *thirds*. United by a hyphen, we have *two-thirds*, a compound word.

In speaking of compound words, Kerl says, in his *Comprehensive English Grammar*:—

“A compound word should denote one idea rather than two or more; or it should have a meaning different from that of the separated words; or it should imply a change in the parts of speech; or it should be known as the familiar term for a certain object or attribute.” He gives as examples the compound words: *Horse-fly, orang-outang, goose-berry, to-night, wild-rose, slippery-elm, apple-orchard, &c.*

In the second place, in simple words of two or more syllables, the hyphen is used only at the end of a line at the right, to connect the part of the word written there with the part that is carried forward to be finished on the next line. In such cases it connects *syllables* only. It must not be used to connect *parts* of syllables. Here is a correct use of it: *The Letters of Junius are anonymous.* Incorrect use of it: *This communication is confidential.*

A third class of cases is when “the hyphen is used to distin-

guish words of similar spelling, but different pronunciation and meaning; also, to form one compound term of words which, if not thus united, would have a different signification.

“Thus, *re-creation* means *the act of creating again*; and when the word is so written the first *e* is long, as in *me*. If we omit the hyphen, we have *recreation*, — quite a different word, equivalent to *relaxation, amusement*; and we must give the first vowel the sound of *e* in *met*.” — *Quackenbos's Composition and Rhetoric*, pp. 143, 144.

Fourth, it is also used between two vowels to show that they belong to different syllables; as, *co-operate, re-enter*.

The hyphen is not to be used as a connective of the letters of a word of one syllable. Such a word must not be written partly on one line and finished on the other. If there is not room to write the entire word at the end of the line at the right, carry it to the next line. Inequality of spaces at the right does not hurt the appearance of your page.

### QUESTIONS ON SECTION II.

1. What is the subject of this section?
2. How is punctuation defined?
3. How may it be learned?
4. How do most persons learn it?
5. How do printers learn it?
6. What is necessary in order to understand it as a science?
7. How long since it was introduced?
8. How does a letter appear without it?
9. Who can easily learn it?
10. What would be a useful exercise?
11. How should you do this?
12. What satisfaction will this afford?
13. What work can be selected for this?
14. What does the period indicate?
15. Where is it placed?
16. What are the exceptions?
17. Where should it first be placed in a letter?
18. Where, next?
19. In what other places?
20. Where, on the envelope?

21. How is it used with initials?
22. When is the colon used?
23. How is it made?
24. How is it used with quotations?
25. How, in particularizing items?
26. Describe a semicolon.
27. What is the pause indicated by it?
28. What does it generally show?
29. What does the comma mark?
30. What does it signify?
31. How much is it used?
32. Where can rules be found for its use?
33. Where does the interrogation-point belong?
34. In what clauses should it be used?
35. Where is the exclamation-point used?
36. Where is the dash used?
37. What does it denote?
38. What is it often used instead of?
39. When used with other points, what does it indicate?
40. How is it used with the address in a letter?
41. How is it used with the colon?
42. How is it used for omissions?
43. What is the parenthesis?
44. What is it compared with?
45. What do the quotation-marks consist of?
46. What are they used for?
47. When are they not used, though referring to the language of another?
48. What does the hyphen signify?
49. What is it used for?
50. What is the first class of cases?
51. What does *Kerl* say about compound words?
52. What examples does he give?
53. What is the second class of cases for its use?
54. What does it connect in such cases?
55. What is the third class of cases for its use?
56. The fourth?
57. What is said of its use as a connective of letters in words of one syllable?

## SECTION III.

## LITERARY ITEMS.

## BLACKBOARD EXERCISE.

From section 3 to 9 inclusive.

**Things to be observed.**

- |   |                          |
|---|--------------------------|
| { | 1. Capital Letters.*     |
|   | 2. Punctuation.*         |
|   | 3. Arrangement of Items. |
|   | 4. Spelling.             |
|   | 5. Grammatical Accuracy. |
|   | 6. Brevity.              |
|   | 7. Style.                |
|   | 8. Short Sentences.      |
|   | 9. Abbreviations.        |

**3. ARRANGEMENT OF ITEMS.** — When a letter is to contain several business items, these items should be noted down, and arranged according to their proper order of presentation, before beginning the letter. Particularly this should be done by those who have had but little practice in letter-writing. If this preparation for the letter is not made, some item may be overlooked, or you may be compelled to make it the subject of an awkward postscript, or the arrangement of the items in the letter may be without system, and such as to bring things together which have no relation whatever to each other.

This advice is especially applicable when your letter is to be an answer to one which you have received. Itemize the points, and arrange them in the proper order, before beginning your answer.

Business men often receive letters in answer to their own in which there is no mention of the very thing of most importance for them to know. By next mail, perhaps, or two or three days later, the omission may happen to be discovered by the writer, and he

\* These sections have been analyzed, but are included here as belonging to the general division of "*Things to be observed.*"



despatches a supplementary letter, covering the subject which belonged in, but was left out of, the first. But, in the mean time, business of importance had to be transacted, in ignorance of the very item of information contained in the supplementary letter. Hundreds or thousands of dollars may have been lost, on account of the correspondent's neglect.

Jotting down the heads or items before beginning your letter will effectually guard against these omissions.

4. SPELLING. — If you are prone to incorrect spelling, that bad habit must be corrected, no matter what the cost of labor and attention. Some persons learn to spell by the eye, some by sound, and others by both.

Printers and educated deaf and dumb persons, as classes, are among the very best spellers; and they learn chiefly, if not entirely, to spell by sight. Spelled wrong, the word does not *look* right, whether written or printed.

The deaf mute has no idea of sound, and cannot be taught anything about it. Yet write or print any word incorrectly, which his eye has once seen written or printed, and he detects the error at once. Take as an example the word *until*, on which so many persons blunder, and write it *untill*, and he does not know what it means. To his eye, it is a strange word; he knows no such in our language.

So take the word *bright*, and write it *brite*; the word *brilliant*, and write it *briliant*; the word *gone*, and write it *gon*; and he who spells by sight will observe the error at a glance.

Nearly all our knowledge of spelling comes by sight; and, therefore, correct spelling is the result of practice in reading and writing. The old-fashioned method of learning this art by standing in a class, and receiving the words from the teacher, and then spelling *at* them, never made a good speller since the first spelling-book was published.

Careful reading and careful writing, with close attention to the rules of orthography, will, in the course of time, make a good speller of almost any person. These rules may be found in the spelling-book and dictionary.

Every student should have a dictionary at his elbow; and it should be consulted with frequency. Indeed, every family ought to have a dictionary in every occupied room. There should be one in the parlor, one in the sitting-room, one in the dining-room, one in the nursery, one in the kitchen, and one in every bedroom. The dictionary is an article of *necessity*. No child of ten years old should be allowed to be without one. A copy can be procured for a few shillings at any bookstore. It is the cheapest book sold, and the best, except the Bible. Indeed, you need the one to understand the other.

*Webster's* and *Worcester's* are the standard authorities in this country; some give preference to the one, and some to the other; and although they differ in the orthography of some words, if one spells according to either author, he will at least escape ridicule. They can be obtained at all prices, from fifty cents each to ten or twelve dollars; and of all sizes, containing from five thousand to a hundred thousand words.

A letter having in it a single word misspelled stamps the writer with gross ignorance or with unpardonable carelessness. He should never use a word on paper that he does not know how to spell correctly. A mistake of this kind is sure to excite contempt for the writer, unless the reader is himself an ignorant. In letter-writing bad spelling is the very climax of blunders. Do unexceptionably well whatever else you may, if you have misspelled a word in your letter, you have spoiled it. Unless you can properly mend it, rewrite your letter.

**5. GRAMMATICAL ACCURACY.**—Whoever writes correctly writes grammatically, whether he knows anything of the rules of grammar or not. Undoubtedly one may learn by long practice to construct sentences that shall be strictly grammatical, though he be ignorant of the rules of syntax. But if he intends to become a business man, and aspires to take rank with the intelligent of his class, as a matter of *economy* he should make himself well acquainted with the principles of English grammar. He will find this the shortest path to correctness in epistolary composition. He will not only know when he has constructed a sen-

tence properly or improperly, but he will be able to subject it to the grammatical rules, and thereby know *why* it is right or wrong.

The unpracticed writer should submit his letters to the inspection of some friend, competent to criticise, before committing them to the mail, or forwarding them to their destination. He will be enabled to learn much in regard to his faults in composition, and how to correct them. He must not lose his patience if his manuscript is severely handled,—not even if he finds it necessary to rewrite the whole. Our best friends are those who, in the proper spirit, show us our faults.

**6. BREVITY.**—A business letter should be brief, and its sentences should go direct to the point. With the exception of the usual complimentary formalities, it should not contain a single superfluous word.

This is by no means necessarily inconsistent with a long letter. Whatever is said should be *briefly* said. You may find it necessary to include many topics in one letter, though generally in a business letter this will hardly be advisable. But when it is necessary, though everything be said in the fewest possible words, you will be obliged to write a long one, perhaps several pages.

But as a long letter may be too short, so a short one may be too long. The time to close is, just when you have said exactly what you intend, and in words that will convey to the party addressed your precise intention, and nothing more. To say more will be likely to weaken what you have said, and shed darkness rather than light on your subject.

Some persons have a propensity to write long letters, as others have to make long speeches. They seem to think that the strength of their productions must be in exact proportion to their length. The Widow Bedott said she always made her poetry long enough to be worth reading. The widow's idea is practically adopted by some letter-writers. They seem to think the length of a letter decides its ability.

As already stated, except the usual complimentary features, not a superfluous sentence, clause, or word should be inserted in



a business letter. The author should bear in mind that he is responsible for what he writes ; and if his letter is unnecessarily long, a critical construction of his language may lead the reader to a different conclusion from what was intended. If a lawsuit follows, the reader may be a juror in the box, or a judge on the bench. There is always danger in over-saying or saying too much.

Business men prefer that business letters should be brief, and to the point. "A waste of words is a waste of time both to him who writes and to him who reads a letter." If a letter is properly divided into paragraphs, and is properly punctuated, there will be little if any danger of redundancy of language. Hence the importance of writing out the chief points or heads, the subjects of the paragraphs, as already recommended, before giving form to the letter.

But, while brevity is recommended as the soul of a business letter, it is equally important that your letter should give "all the necessary particulars of the transaction to which it refers." Let nothing be omitted or left to inference or the discretion of the reader, unless it is already well understood by the parties, or is a matter of well-settled business usage.

**7. STYLE.** — When we speak of the *style* of a letter, we mean simply the *manner* of the writer, in his use of language to express his thoughts or meaning. We are often directed to write just as we would talk ; for it is said writing is only talking on paper. In other words we are told that a letter should be conversational in style, — one should write to his correspondent as he would converse with him face to face.

This advice is easy to give, but not always easy to follow. Besides, it is hardly desirable to follow it unless we are good talkers. Very few persons talk with the same grammatical and rhetorical accuracy that might be expected of them in writing. Some persons talk more acceptably than they write ; while others write more acceptably than they talk.

While, to a certain extent, the advice to write as you would talk may be followed, it is utterly impracticable to follow it *fully* or even generally. You might as well endeavor to convert



an essay into a dialogue or colloquy. When you *write*, there is one to read, and who will read without interrupting you. But when you *talk*, there is usually at least one to "talk back." If that one would keep silence, you might talk as you would write; or if, when you write, your correspondent were present, to deal in suggestions and interruptions, and talk back, you might write as you would talk.

When you are advised to write as you would talk, you should be sure that you talk correctly, before concluding to follow the advice; for, while mistakes and blunders in conversation will be overlooked, they will be set down against you in a letter.

Yes; if we always thoroughly considered what we were about to say, and our auditor kept silence while we were talking, then the advice to write as we would talk might be judicious. All that can be intended by this advice is, that your writing shall be as destitute of pomp, mock-dignity, and bombast, as model conversation would be on the same subject. A business letter should always be dignified and respectful, but without effort at spread-eagle display.

A great deal is said about *style* in writing, as though it were something to be adopted or rejected, as a tailor would adopt or reject a fashion-plate. The best advice to the student is to make no attempt whatever at style; and if he follows this advice, no one will be likely to find fault with his style. Let him say what he has to say with all possible simplicity of language, avoiding all effort at ostentatious display of words.

*Blair* says that good style consists of *perspicuity* and *ornament*; and this is only saying, in other words, that it consists in expressing clearly what one has to say, and in the best words that can be selected for that purpose.

*Perspicuity* is all-important in a business letter. To secure this, never crowd into one sentence what may properly be the subject of two or more. Compounding ideas in a single sentence will generally lead to confusion.

*Ornament*, in the rhetorical sense of the word, has no proper place in the ordinary business letter. It may do in official or state papers; but the style of a business letter, if it may be called

*style*, should be clear, compact, and even commonplace. Write as you talk when you have well considered what you are about to say, and when you talk correctly.

**8. SHORT SENTENCES.**—In business letters short sentences are preferable to long ones. They are generally clearer and more forcible. Long sentences usually require more skill in construction than short ones, and are more liable to be misunderstood by the reader.

*Dr. Blair* says: "Long periods require, evidently, more attention than short ones, in order to perceive clearly the connection of the several parts, and to take in the whole at one view."

Take the following example of a long period, and then let it be divided into several:—

"Sir,—In announcing the opening of a *Wine, Spirit, and Beer Store* on these premises, for the sale of these articles, wholesale and retail, in casks and bottles, I beg leave to acquaint you with my determination to select none but the choicest and most approved qualities of the different descriptions of each; by which means I shall, at all times, have it in my power to insure to my friends and customers such articles as will, I trust, merit their approbation, and obtain for me a continuance of their favors."

Now let us divide this long sentence so as to make several sentences of it, each complete in itself; and we shall see how much easier it is, not only to read it, but to understand the writer.

"Sir,—I take pleasure in announcing that I have just opened on these premises a store for the sale of Wine, Spirits, and Beer, at wholesale and retail. These articles will be put up in casks and bottles. I beg to acquaint you with my determination to select none but the choicest and most approved qualities of the different descriptions of each. By this means I shall, at all times, have it in my power to insure to my friends and customers such articles as will, I trust, merit their approbation and secure a continuance of their favors."

When you have written a business letter containing sentences of considerable length, it will be well to review it, and see if it cannot be improved by dividing them, as in the example just given.

**9. ABBREVIATIONS.** — There are well-known *abbreviations* proper to be used in business letters. The student should take care to use them correctly, and to punctuate them properly. All abbreviations require punctuation. If not punctuated, they may be mistaken for some other words than those that are intended. For instance, we read that “*Brown & Co have failed in business.*” As here written, we must understand that there were two men in business together, — one by the name of *Mr. Brown*, and the other by the name of *Mr. Co*, — and that they have failed. But if you place a period after the letter *o*, you have written *Brown and Company*; the last word signifying, perhaps, a dozen persons more or less.

Abbreviations of *Christian* names are quite usual in letter-writing; for instance, *Geo.* for *George*; *Chas.* for *Charles*; *Wm.* for *William*, &c. But in letter-writing never abbreviate *surnames*; as, *Mr. Geo.* for *Mr. George*; *Mr. Chas.* for *Mr. Charles*; *Mr. Wms.* for *Mr. Williams*. In law books, where there are usually numerous citations of authorities, the surnames of authors are generally abbreviated; as, *Cow. R.* for *Cowen's Reports*; *Johns. R.* for *Johnson's Reports*, &c.

Punctuation gives the character, so to speak, to the abbreviation. For instance, *cwt.* without being followed by a period would mean nothing. With the period, we have written *a hundred weight*; so *lb.*, *pound*; *yd.*, *yard*. In every counting-room may be seen letters in which abbreviations are profusely used, but unaccompanied by marks of punctuation.

Do not write, in your business letters, nor in any others, *can't* for *can not*; *sha' n't* for *shall not*; *don't* for *do not*; *won't* for *will not*; *would n't* for *would not*. This sort of slipshod writing may do for colloquies in novels; but such contractions have a bad look in business correspondence.

### QUESTIONS ON SECTION III.

#### *Arrangement of Items.*

1. What is the subject of this section?
2. What should you do before writing a letter consisting of several items?
3. What is said about their arrangement?

4. What reason is given for this ?
5. To whom is this direction specially applicable ?
6. How are business men often troubled ?
7. When is a supplementary letter necessary ?
8. What losses may arise on account of this ?
9. How can you guard against these omissions ?

*Spelling.*

1. What is the subject of this section ?
2. If you are prone to incorrect spelling, what must be done ?
3. How do some persons learn to spell ?
4. Who are among the best spellers ?
5. How do they learn to spell ?
6. How do they detect misspelling ?
7. What idea of sound has the deaf mute ?
8. Then how does he detect errors in spelling ?
9. What examples can you give ?
10. What is a misspelt word to his eye ?
11. How does nearly all our knowledge of spelling come ?
12. What is correct spelling the result of ?
13. What is said of the old-fashioned method ?
14. What will make a good speller of almost any one ?
15. Where may rules for spelling be found ?
16. What should every student have ?
17. How often should he consult it ?
18. Where ought every family to have a dictionary ?
19. What is it an article of ?
20. Where can a copy be obtained ?
21. What is its cost ?
22. What authors are the standard authorities ?
23. What do they differ in ?
24. What is said about spelling according to either ?
25. What, about prices and sizes ?
26. What is the effect of a single misspelt word in a letter ?
27. What words should the writer not use ?
28. What is a mistake in spelling sure to excite ?
29. What is the climax of blunders in letter-writing ?
30. What is the effect on your letter ?

*Grammatical Accuracy.*

1. What is the subject of this section ?
2. Who writes grammatically ?
3. What may long practice enable one to do without a knowledge of the rules of syntax ?



4. What is said of the economy of studying grammar?
5. Why is this economical?
6. Of what use are grammatical rules?
7. To whom should the unpracticed writer submit his letters?
8. Why should he do this?
9. What if his manuscript is severely handled?
10. Who are our best friends?

*Brevity.*

1. What is the subject of this section?
2. What is said about this as to business letters?
3. What, about superfluous words?
4. How can a short letter be too long?
5. What is said about many topics in one letter?
6. When is the time to close your letter?
7. Why not say more?
8. What is the propensity of some persons?
9. What do they seem to think?
10. What did the *Widow Bedott* say about her poetry?
11. Who practically adopt her idea?
12. What should the letter-writer bear in mind?
13. What may be the result of too long a letter?
14. In case of a lawsuit, who may be the reader?
15. Of what is there danger?
16. What is a waste of words?
17. How may redundancy of language be avoided?
18. What does this show the importance of?
19. What is as important as brevity?
20. What is said in reference to omissions?

*Style.*

1. What is the subject of this section?
2. What do we mean by *style*?
3. How are we often directed to write?
4. Why are we so directed?
5. In style, what should a business letter be?
6. Is it easy to follow this advice?
7. Why is it not desirable to always follow it?
8. Which is the more common, to *talk* or to *write* grammatically?
9. How is it with some persons?
10. What might as well be attempted as to attempt to write as you would talk?
11. Why cannot one write as he talks?
12. Under what circumstances could one write as he would talk?

13. Before following the advice to write as you would talk, what should you be sure of?

14. How will mistakes in conversation be regarded?
15. How, in writing?
16. What is meant, then, by the advice to write as you would talk?
17. How should a business letter be as to style?
18. What is the best advice as to attempting style?
19. How should one say what he has to say?
20. What does *Blair* say style consists of?
21. What does this really mean?
22. What is all-important in a business letter?
23. How may this be secured?
24. Why not compound ideas in a single sentence?
25. What is said about ornament in a business letter?
26. Where is it appropriate?
27. What is the conclusion about writing as you talk?

#### *Short Sentences.*

1. What is the subject of this section?
2. Which kind of sentence is preferable in a business letter?
3. Why is it preferable?
4. What do long sentences require?
5. What are they liable to?
6. What does *Dr. Blair* say about them?
7. What mistake did the wine-merchant make in his letter?
8. When is it well to review your business letter?
9. For what purpose?

#### *Abbreviations.*

1. What is the subject of this section?
2. What care should you take about their use?
3. What do they all require?
4. What, if they are not punctuated?
5. What might *Co.* be taken for if not?
6. What does the addition of a period do?
7. What does punctuation give to the abbreviation?
8. What names should not be abbreviated?
9. What about the abbreviation *cwt.*?
10. What, if not punctuated?
11. What, of other abbreviations?
12. What is said about contractions?

## CHAPTER II.

## THINGS TO BE AVOIDED.

## BLACKBOARD EXERCISE.

- To be avoided. {
1. Bombast.
  2. Slang Words.
  3. Foreign Words and Phrases.
  4. Tautology. { 1. Of Meaning.  
                  2. Of Words.
  5. Parentheses.

THE fact that there are *Things to be observed* in the literature of a letter logically implies that there are *Things to be avoided*. If one observes correct spelling, grammatical accuracy, brevity, and short sentences, he will of course avoid incorrect spelling, grammatical inaccuracy, prolixity, and long sentences.

But it is proposed to notice a few things to be *avoided*, the avoidance of which is not necessarily implied in the observance of the things included in Chapter I., of Part Second of this work. They are the more common errors into which unpractised letter-writers are liable to fall.

**1. BOMBAST.** — *Bombast* is directly the opposite of simplicity of language. Highflown words, pompous expressions, and parade of language are out of place in almost any kind of composition; but in a business letter they are simply ridiculous, inspiring contempt, and even pity, for the writer. The simplest language, provided it convey your meaning, is the very best that you can employ in writing a business letter.

By this, it is not meant that one should employ low, mean, and childish expressions. There is scarcely any subject, especially of a business nature, that cannot be properly presented in plain and simple words.

*Dr. Blair* says: "It will be found to hold without exception, that the most sublime authors are the simplest in their style; and wherever you find a writer who affects a more than ordinary pomp and parade of words, and is always endeavoring to magnify his subject by epithets, there you may immediately suspect that, feeble in sentiment, he is studying to support himself by mere expression."

The same eminent writer says of bombast, that it "lies in forcing an ordinary or trivial object out of its rank, and endeavoring to raise it into the sublime; or in attempting to exalt a sublime object beyond all natural and reasonable bounds."

Young persons are more prone to such attempts than those who are older. Some are not satisfied to walk on the earth's surface, but must travel among the clouds and stars, or not travel at all. Bear in mind that the language of simplicity should characterize the business letter. Bombast is ridiculous and disgusting.

**2. SLANG WORDS AND PHRASES.** — All *slang words and phrases* should be avoided in business letters, however familiar you may be with your correspondent, or however appropriate, in special instances, they might seem to be.

Your letter will be accepted as a type of your mind and an index to your thoughts. If you wish to escape the charge of coarseness and vulgarity, avoid the use of those expressions that originate in prize-rings and circuses, not to speak of places lower still, and that are peculiar to professional boxers, clowns, and libertines.

Chaste and pure language can be employed to as good advantage in business correspondence as in the learned professions, or as in writing letters of a literary, scientific, or sentimental character. Indeed, slang phraseology is less excusable in business letters, as no possible apology for its use there can be invented; while it is barely possible that, from the nature of some other subjects, or from the familiarity of the parties with each other, a little latitude of liberty for its use might be assumed in some instances without giving offence.



A business letter should indulge in no departure from the line of true dignity. Slang phrases are utterly inconsistent with true dignity of thought or word, and, when used, can hardly fail to inspire sentiments of disrespect, not to say disgust, for the writer or speaker who uses them. The true business man should be, not a dandy, not a fop, not a boor, nor a clown, but a *gentleman*. The language of his letters, no less than his conversation and entire demeanor, will demonstrate to which class he belongs.

**3. FOREIGN WORDS AND PHRASES.** — Some persons who have acquired the merest smattering of Latin, French, Italian, or some other foreign language are prone to make display of this cheap literature in their letters. They evidently imagine that these displays create the impression that they have “much learning.” They little dream, however, of the truth in the case, — that such demonstrations mark their authors as pedants and coxcombs. No man of common sense ever reads a letter thus interlarded with foreign words and phrases, without feelings of mingled pity and contempt for the writer.

These remarks apply as properly to other kinds of letters, as a general rule, as to those of a business nature. A native-born American, who cannot write or speak his own language so as to be understood by those who are acquainted with it, may rest assured that he will not improve the matter much by resort to a foreign tongue, of which he and his reader or hearer know little or nothing.

If you are writing to a foreigner who does not understand English, and you can address him in his own language, of course you will do so. This gives no appearance of simpering and offensive pedantry. But if you write to one who may be presumed to understand your own language as well as yourself, by all means use that language, and that only.

A quotation in this connection from *Blair's Rhetoric* may not be out of place. The author says:—

“The introduction of foreign and learned words, unless where necessity requires them, should always be avoided. Barren lan-

guages may need such assistances ; but ours is not one of these. Dean Swift, one of our most correct writers, valued himself much on using no words but such as were of native growth ; and his language may, indeed, be considered as a standard of the strictest purity and propriety in the choice of words."

**4. TAUTOLOGY. — 1. Of Meaning.** — *Tautology* of meaning is defined by *Webster* to be "a repetition of the same meaning in different words, or a needless repetition of a thing in different words or phrases."

This is a common fault with inexperienced writers, and with those who have unusual flow of language. They seem to abhor simplicity and singleness of statement. When they have made their point clearly and distinctly, they show a proneness to make it over and over again ; until, by some slight and unintentional variation in the statement, their meaning becomes confused, if not contradictory.

This is one of the chief dangers arising from tautology of meaning in business letter-writing. There is an intention of tautology, which is itself a fault ; but it sometimes ends in inconsistency with what has already been said. While the writer may think he is stating the very same matter, though a little more clearly, and in somewhat different language, he may by an unskilful or careless use of a preposition or conjunction, or of some term of negation or affirmation, mislead the reader of his letter as to what is really intended.

When you have stated a proposition, and feel certain that you have stated it clearly, it is a good rule to make no attempt at mending or improving it by restatement.

A strict observance of this rule will not, however, prevent any necessary explanations regarding the subject-matter of your letter.

**2. Of Words.** — *Tautology* of words, as far as possible, should be avoided in business letters. It consists in the frequent and unnecessary repetition of the principal word or words in the same sentence or paragraph. This objection does not apply to the frequent use of such words as are called *particles*, — the smaller and

less important ones necessarily used with frequency in almost every English sentence ; such as, *by, with, in, to, of, but, the*, etc.

Tautology of words may be avoided by the use of synonymes, or words which are nearly or quite equivalents of those already used, the repetition of which it is desirable to avoid. *Webster's* and *Worcester's Unabridged Dictionary* furnish an abundant supply of synonymes.

The following are examples of tautology of words :—

“If you will allow me a short time to *think*, I *think* that I can *think* of an example which you will *think* is quite similar to this.”

By substituting synonymes, the tautology of this sentence disappears. “If you will allow me a short time to *consider*, I *believe* that I can *think* of an example that you will *regard* as quite similar to this.”

“We *went* in an omnibus to the-depot, and then *went* to Detroit in the cars that *went* that day to Chicago.”

The repetition of *went* is avoided by the substitution of synonymes. “We *rode* in an omnibus to the depot, and then *proceeded* to Detroit in the cars that *went* that day to Chicago.”

Another example,—“I *believe* that you *believe* that he *believes* the Fathers *believed* that the Apostles *believed* in this doctrine.

Synonymes, — “I am *convinced* that you *think* that he *believes* that the Fathers were *persuaded* that the Apostles *held* this doctrine.”

In modifying sentences so as to avoid tautology, it is not necessary that the substituted words shall be exact equivalents or synonymes. Indeed, it is held by critical scholars that there are no two words in our language which convey precisely the same idea. But no one denies that there are thousands that so approximate each other in identity of signification as to allow their use interchangeably, or the substitution of one for the other.

In law papers and documents, always wordy instruments, there is often, and even generally, tautology both of meaning and words. But these would hardly be accepted as models of rhetoric and elegant composition.

In works of a didactic nature, or such as are written for the purpose of teaching, tautology is quite unavoidable.



5. PARENTHESES. — The parenthesis has been briefly noticed in another place, page 104. The marks which inclose it are two curved lines, each curving inward, the one placed at the beginning and the other at the end of the member, clause, or sentence inclosed by them; thus, ( ). The words included within these lines constitute the parenthesis.

The frequent use of the marks of parenthesis is not favored at the present day in composition of any kind, and especially in letter-writing. If a sentence is properly constructed, the comma, semicolon, or other marks of punctuation, will generally answer every purpose. The parenthetical clauses or sentences inclosed by them are usually explanatory, and may often be omitted entirely; or, more properly, they may become the subjects of a sentence or sentences by themselves. Take the following example from *Kerl's Grammar*:—

“The good man (*and good men not only think good thoughts, but do good deeds*) lives more in a year than a selfish, covetous man in a century.”

By making two sentences or periods of this, the parenthesis is avoided, and the statement becomes, not only clearer, but more forcible. “The good man lives more in a year than the selfish, covetous man in a century. He not only thinks good thoughts, but he does good deeds.”

Or transpose the sentence thus: “The good man not only thinks good thoughts, but he does good deeds; and he lives more in a year than the selfish, covetous man in a century.”

On the use of parentheses, *Dr. Blair*, the distinguished rhetorician, says: “For the most part, their effect is extremely bad; being a sort of wheels within wheels, sentences in the midst of sentences, the perplexed method of disposing of some thought which a writer wants art to introduce in its proper place. It were needless to give many instances, as they occur so often among incorrect writers.

“I shall produce one from Lord Bolingbroke, the rapidity of whose genius and manner of writing betrays him frequently into inaccuracies of this sort. It is in the introduction to his idea of a patriot king, where he writes thus:—



“‘It seems to me, that, in order to maintain the system of the world at a certain point, far below that of ideal perfection (for we are made capable of conceiving what we are incapable of attaining), but, however, sufficient, upon the whole, to constitute a state easy and happy, or, at the worst, tolerable; I say it seems to me that the Author of Nature has thought fit to mingle, from time to time, among the societies of men, a few, and but a few, of those on whom he is graciously pleased to bestow a larger portion of the ethereal spirit than is given, in the ordinary course of his government, to the sons of men.’

“A very bad sentence this: into which, by the help of the parenthesis, and other interjected circumstances, his lordship had contrived to thrust so many things, that he is forced to begin the construction again with the phrase, *I say*; which, whenever it occurs, may be always assumed as a sure mark of a clumsy, ill-constructed sentence, — execrable in speaking, where the greatest accuracy is not expected, but in polished writing, unpardonable.”

The sentence of Lord Bolingbroke is clumsy indeed, as *Dr. Blair* says; but the criticism on it, if one may presume to criticise such eminent authority, is but little better. If *Dr. Blair* had made four or five sentences of his own very long one, he could hardly have failed to express himself more forcibly.

## QUESTIONS ON CHAPTER II.

### *Bombast.*

1. What is the subject of this chapter?
2. What is the subject of this section?
3. What is bombast opposed to?
4. What is out of place in a business letter?
5. What language is preferable?
6. What is not meant by this?
7. In what words may almost any subject be presented?
8. What is the style of the most sublime authors?
9. What is said of writers who affect pomp?
10. What does *Dr. Blair* say of bombast?
11. Who are prone to these attempts?
12. What language should characterize the business letter?
13. How does bombast appear in such letters?

*Slang Words and Phrases.*

1. What is the subject of this section ?
2. What is said about their use ?
3. What will your letter be accepted as ?
4. How are you to escape the charge of coarseness and vulgarity ?
5. Where does such language originate ?
6. What is said of chaste and pure language ?
7. Where is slang phraseology least excusable ?
8. Why is it less excusable there ?
9. What should not a business letter indulge in ?
10. What are slang phrases inconsistent with ?
11. What sentiments do they inspire ?
12. What should not the true business man be ?
13. What should he be ?
14. What will demonstrate to which class he belongs ?

*Foreign Words and Phrases.*

1. What is the subject of this section ?
2. What persons attempt a display of them ?
3. What impression do they imagine that these displays create ?
4. What do such displays mark them as ?
5. How does the man of common sense feel on reading such letters ?
6. What kinds of letters do these remarks apply to ?
7. What further is said of the use of foreign phrases ?
8. When does the use of a foreign language give no appearance of pedantry ?
9. When should you use your own language only ?
10. What does *Blair* say about using foreign words ?
11. What kind of a writer was Dean Swift ?
12. What did he pride himself on ?
13. How is his language considered ?

*Tautology.*

1. What is the subject of this section ?
2. What is tautology of meaning ?
3. With whom is this a common fault ?
4. What do they seem to abhor ?
5. What are they prone to, when they have stated their point clearly ?
6. What is the danger of tautology of meaning ?
7. How does it sometimes end ?
8. How does the writer sometimes mislead his reader ?
9. What is a good rule about stating a proposition ?
10. What will not this prevent ?

11. What is said of tautology of words?
12. What does it signify?
13. To what does this objection not apply?
14. How may tautology of words be avoided?
15. Where can you find synonyms?
16. Give some examples of tautology of words?
17. What is said about substituted words?
18. What do critical scholars hold?
19. What do all admit about identity of signification?
20. What is said about tautology of law papers?
21. What, about didactic works?

*Parentheses.*

1. What is the subject of this section?
2. What marks inclose the parenthesis?
3. What words constitute the parenthesis?
4. What is said of the frequent use of these marks?
5. What marks may take the place of them?
6. What is the nature of the parenthesis?
7. How may it be avoided?
8. What does *Dr. Blair* say of its use?





## I. POSITION.

This figure represents the proper proportions of a sheet of letter-paper. On the blackboard place the *heading, names and additions, address, and conclusion*, within the figure, but not in their proper respective *positions*.

Now request the pupils to copy from the board what you have written, and to place on their slates each part where it belongs, according to the instructions herein already given.

Require them to do their work, if necessary, over and over again, until every part is done perfectly, according to the diagram.

In this first exercise pay no attention whatever to the correct use of capital letters or marks of punctuation. Keep these matters, as much as possible, out of sight. One subject at a time is best for teaching.

Each slate should be carefully inspected by the teacher, and no error of position should be allowed to pass without correction.

Now erase what you have written on the blackboard, and have the pupils erase what is written on their slates.

## II. CAPITAL LETTERS.

## HEADING.

Without using any capital letters, or punctuation marks, write within the diagram on the board, *richville st lawrence county n y oct 1 1872*. Place this heading in its proper position, as the lesson on that subject has been given.

In writing this heading, the teacher should require every pupil to make the capital letters where they belong. He will give the items for a variety of headings. When a heading consists of too many items to be conveniently placed on a single line, throw it into two or more as may be necessary.

The following questions, as far as applicable, may then be asked.

*Questions.*

1. What are the items of this heading?
2. Why do you include the county?
3. Where is your first capital letter?

4. Why do you use a capital there?
5. Where is your second capital?
6. Why do you use a capital there?
7. Where is the third?
8. Where is the fourth?
9. Why do you use a capital there?
10. How many capitals in all?

## NAMES AND ADDITIONS.

Now the teacher is ready to write on the board, without capitals or punctuation, but in proper position, a variety of examples of *names* and *additions*, similar to those here given. After which, call on the pupils to properly distribute the capitals.

## Ex. 1.

*messrs ivison blakeman*  
*taylor & co new york*

## Ex. 2.

*john smith esq*  
*110 broadway new york*

## Ex. 3.

*mrs julius palmer*  
*cleveland ohio*

## Questions.

11. Where is the first capital in the first example?
12. Why do you use a capital there?
13. Where is the second, and why?
14. Where is the third, and why?
15. Where the fourth, and why?
16. Where the fifth, and why?
17. Where the sixth, and why?
18. Where the seventh, and why?
19. What are the words of *addition*?

Ans. *Messrs., Co., and New York.*

Question the pupils after the same manner on all the examples.

## ADDRESS.

This is what follows the *names* and *additions*, when they are placed before instead of after the body of the letter. It is usually called the *complimentary address*, though it is the *only* part of a letter properly called the *address*, as the names and additions are not an *address* at all. They simply show to whom the address applies.

*Some* word or words of address should always be used. It is abrupt to begin a letter without. In business letters, the address is usually *Sir, Dear Sir, Gentlemen, Madam, Dear Madam*, according to circumstances.

In letters of friendship or affection, words expressive of the relationship of the parties are usually employed; as, *Dear friend, Dear father, Dear mother, Dear brother, Dear sister, Dear cousin, &c.*

## Question.

20. Why do you begin the address with a capital?

Ans. It begins a paragraph.

## CONCLUSION.

The teacher will find it of advantage to the pupils to give a number of false examples on the board, for their correction. Write these examples in their proper position, disregarding capitals and punctuation.

Take the following, for instance:—

*yours very respectfully welch bigelow & co truly yours  
brown hunn & smith sincerely your friend amos goodale very  
respectfully yours ivison blakeman taylor & co*

After the pupils have corrected these and other examples, the following questions, as far as applicable, may be asked.

## Questions.

21. Where is your first capital letter?
22. Why do you place a capital there?
23. Why not begin the next word with a capital?
24. Why begin *Welch* with a capital?
25. Why, the next word?
26. Why begin the abbreviation *Co.* with a capital?

## III. PUNCTUATION.

In this exercise the teacher should give a variety of *headings*, *names* and *additions*, *addresses*, and *conclusions*. Let them be strictly correct in everything except *items* and *punctuation*. Then require the pupils to punctuate each part properly.

Thorough drill should be given in the *items* of the *headings*. In all kinds of letter-writing, mistakes are common here. It is suggested that the teacher omit the county and state in some instances in the heading, giving only the name of the town or village where the letter is written, and then require the class to make the proper corrections.

Let them criticise the following examples, and others that may be furnished by the teacher:—

No. 1.

*Smithville Oct 10 1872*

*Messrs Brown & Smith*

*Adams* .....

*Gentlemen* .....

*Very respectfully yours*

*Ball & Johnson*

No. 2.

*Lyndonville Cook Co Oct 1872*

*Mr John Smith Esq*

*Dear sir* .....

*Faithfully yours*

*E B Brown & Co*



No. 3.

October 15th 1872

Dear sir  
-----  
-----  
-----Sincerely your friend  
Amos Tucker

No. 4.

Marcy N<sup>y</sup> June 1st 1872M<sup>r</sup> John Brown  
Jackson  
Sir -----  
-----  
-----

Anson Stillwell

John Brown Esq

No. 5.

Missouri Sept 3d 1872

James M Mather  
N<sup>y</sup>  
My dear sir -----  
-----  
-----

Truly yours

To James Mather  
Marcellus

George B

After each pupil has made the necessary corrections in every part of the foregoing examples, the teacher will ask the following or other

*Questions.*

27. Where is your first comma in No. 1?
28. Where your first period?
29. Why, a period there?
30. Where is your second comma?
31. Where is your second period?
32. Why place a period there?
33. Where is your next period?
34. Why a period following *Messrs.*?
35. Where is your next comma?
36. What is omitted in the additions?
37. When you have supplied the additions, how do you punctuate them?
38. Why put a period at the close of them?
39. How do you punctuate the address?
40. How, the conclusion?
41. Why do you put a period after the signature?

*Examples 2-5.*

42. What item is omitted in the heading of No. 2?
43. Why should you write State and county there?
44. How many periods in the heading of No. 2?
45. Where are they?
46. How many commas in this heading?
47. Where are they?
48. What faults in the names and additions of No. 2?
49. What faults in the same part of No. 3?
50. What in No. 4?
51. In No. 5?
52. What faults in punctuation are in the conclusion of Nos. 2, 3, 4, and 5?

## FALSE EXAMPLE. — No. 2.

*Rochester, N. Y.,*

*Oct. 10, 1872.*

*Messrs. Ivison, Blakeman,  
Taylor, & Co., New York.*

*Gentlemen, —*

*Yours of the 8th inst. is received, &c. ....*

*T. ....*

*T. ....*

*T. ....*

*T. ....*

*Truly and sincerely,*

*Yours,*

*Smith, Jones, & Brown.*

There are eight mistakes with regard to *position* in this diagram of a letter. Point them out, and correct them, beginning with the first.

*Questions.*

53. What is the first fault?
54. What is the second?

55. What is the third?
56. What is the fourth?
57. What is the fifth?
58. The sixth?
59. The seventh?
60. The eighth?
61. Where is your left margin?

### FALSE EXAMPLE. — No. 3.

*Superscription.*

*M<sup>r</sup>. James barr Esq*  
*Philadelphia jefferson*  
*county*

*N*

*Y*

*Directions.* — The above diagram should be placed on the black-board with all its faults, so that the class may have a clear view of it.

Then require each pupil to write it out properly on his slate. After which ask the following questions in regard to the black-board work.

### *Questions.*

62. What fault do you find about the title?
63. What, about the abbreviation for *Mister*?
64. What, about the position?
65. What, about capital letters?
66. What, about punctuation?



## FALSE EXAMPLE. — No. 4.

*Superscription.*

*To*  
*Professor*  
*Samuell, D. Barr. Esq.,*  
*Cleveland City.*  
*in the state of*  
*Ohio,*

*Directions.* — Place the foregoing diagram on the blackboard, with all its faults, and then ask the following

*Questions.*

67. What unnecessary words do you find in this superscription?
68. What words are spelt wrong?
69. How do you like the position of *Professor*?
70. What are the faults of punctuation?
71. Why not write the *county* in this case?
72. There are thirteen faults in No. 4. Can you point them all out?

Mark on the blackboard several figures of an envelope, say about  $10 \times 15$  inches, or larger, and require the pupils to write within them such superscriptions as you shall dictate to them. Let one pupil write one and another write another, until each has written all the examples. Allow them to criticise each other's work. Require them to put in proper form the following and other

## EXAMPLES.

Direct an envelope to each of the following persons.

George Blain resides in the city of New York, and has his residence at one hundred and ten William Street.

Samuel Baker lives in Jackson, in the county of Jackson, in the State of Michigan, and is a clergyman.

Richard Dana lives in Cambridge, in the State of Massachusetts, and is a member of the Faculty of Harvard College.

Henry Wilson lives in Natick, in Massachusetts, and is a member of the United States Senate.

Salmon P. Chase resides in the city of Washington, D. C., and is Chief Justice of the United States.

John H. French lives in the city of Burlington, in the State of Vermont, and has the literary title of Doctor of Laws.

William T. Sherman resides in the city of Washington, and is Lieutenant-General in the United States Army.

Hamilton Fish resides in the city of Washington, and is Secretary of State, of the United States.

John T. Hoffman is governor of the State of New York, and receives his private and official correspondence at Albany.

A married lady by the name of Mary Jones, whose husband's name is Walter Jones, resides at Weedsport, in the county of Cayuga, in the State of New York.

Ivison, Blakeman, Taylor, & Co. do business as publishers and booksellers, at 138 and 140 Grand Street, in the city of New York.

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#### CLOSING REMARKS.

1. All business letters should be carefully kept, until, at least, the matters to which they relate are completely closed, and there can be no further use for them.

2. A copy of all letters of importance should be kept by the writer, especially of such as require an answer.

3. As soon as a letter has been received and read, it should be neatly and evenly folded, its date, name of the author, and the main subject to which it relates noted on it, and, when answered, the date of the answer should also be given. Thus:—

Jones, Smith, & Co.

Received, Aug. 10, '72.

Draft for \$ 1,762.

Answered, Aug. 11, '72.

4. You should never condescend to answer an anonymous letter, even if you are nearly certain who wrote it. Never write one.

5. Never send a letter on your own business, that requires an answer, without inclosing a stamp.

6. If you receive an impertinent letter, do not answer it at all. Wait for an apology. If you get none, wait through all time.

7. Never fold your letter until you have carefully reviewed it for the correction of errors.

8. Answer promptly all letters that require an answer, unless you foresee that a delay of a day or two may be of advantage, on account of events that may possibly transpire relating to the subject-matter of them.





# APPENDIX.



## PART I.

ALL formal notes are written in the third person, unless the parties are very intimate friends; in which case the first and second person may be used, as in ordinary letters of friendship or business. The phrase, "Send their compliments," or "Present their compliments," is now rather out of date. The note itself implies the compliments. If an invitation is declined, however, it is conciliatory and proper to add this phrase.

### FORMS.

#### I.

##### NOTE OF INVITATION.

Mr. and Mrs. Curtis request the pleasure of Mr. and Mrs. Churchill's company next Thursday evening, at 8 o'clock, to join a social party.

16 PLYMOUTH AVE., March 10.

Whether accepted or not, this note of invitation should be answered within a reasonable time; say, twenty-four or forty-eight hours before the evening named.

#### II.

##### REPLY, ACCEPTING.

Mr. and Mrs. Churchill accept with pleasure Mr. and Mrs. Curtis's kind invitation to join a social party next Thursday evening.

12 ARNOLD PARK, March 11.

#### III.

##### REPLY, DECLINING.

Mr. and Mrs. Churchill present their compliments to Mr. and Mrs. Curtis, and deeply regret their inability to accept the kind invitation to join the social

party next Thursday evening. It would have afforded them great pleasure to be present; but a previous positive engagement for the time named will prevent.

12 ARNOLD PARK, March 11.

#### IV.

##### REPLY, CONDITIONALLY ACCEPTING.

Mr. and Mrs. Churchill will be most happy to accept Mr. and Mrs. Curtis's kind invitation to a social party next Thursday evening, unless prevented by the previous arrival of friends expected from a distance.

12 ARNOLD PARK, March 11.

#### V.

##### INVITATION.

Miss Adams requests the pleasure of Miss Freeman's company at a social gathering, on Tuesday evening next, at 8 o'clock.

76 EAST MAIN STREET, Nov. 6.

#### VI.

##### NOTE, ACCEPTING.

With much pleasure Miss Freeman accepts Miss Adams's kind invitation to be present at a social gathering next Tuesday evening.

176 STATE STREET, Nov. 6.

#### VII.

##### NOTE, DECLINING.

Miss Freeman presents her compliments to Miss Adams, with regrets that it will be impossible, on account of domestic affliction, to accept her kind invitation to a social gathering Tuesday evening next.

176 STATE STREET, Nov. 6.

The following neat little notes are copied from Kerl's *Composition and Rhetoric*:—

#### VIII.

The Librarian of the Mercantile Library will please to send Mr. S. Logan, by the bearer, Macaulay's *History of England*.

S. LOGAN.

10 MYRTLE AVE., Dec. 6.

A note is frequently better than a verbal message.

## IX.

Miss Smith is very much obliged to Mr. Thompson for his magnificent Christmas present. Miss Smith should have thanked Mr. Thompson sooner, but she has been absent from home.

## X.

MY DEAR SIR, —

Will you do me the favor to dine with me to-morrow, at three o'clock, in company with Colonel M—— and a few friends?

Yours, very truly,

A. B.

112 SOUTH M STREET.

## XI.

MY DEAR SIR, —

It will give me pleasure to dine with you to-morrow, at three o'clock, as you kindly propose.

Yours, faithfully,

C. D.

## XII.

Mr. Rector regrets that he was absent when Mr. Sanborn called, and hopes that Mr. Sanborn will mention some time when it will be convenient for him to meet Mr. Rector.

SALONA, June 6th.

## XIII.

DISMAL SWAMP, N. C.,  
Sept. 20, 1868.

SAMSON BROTHERS,  
Pearl Street, N. Y.

GENTLEMEN, — Inclosed I send you seventy-five cents, for which you will please to send me, by mail, Dr. Kitchiner's "Directions for Prolonging Life."

Yours, respectfully,

JAMES BILIONS.

## LETTERS OF INTRODUCTION.

A few words here may not be out of place in regard to letters of introduction. They are common, very common, — indeed, they are becoming quite *too* common. It may be feared that they are sometimes given without due reflection and discrimination, if not for the purpose of getting rid of disagreeable importunity and of shirking an intolerable nuisance.

There are certain well-known rules, founded in good sense, that ought always to guide, not only in regard to *letters* of introduction, but also in reference to giving *verbal* introductions.

1. You should never give such a letter to be used by one in whom you have not entire confidence.

2. Having this confidence in your friend, to whom you desire to extend a favor, do not impose upon him by giving a letter directed to one who is unworthy of *his* confidence. He may become a sufferer in consequence of it.

3. Never accept such a letter, and be the bearer of it, from a person in whom you have not full confidence. Your own character may be suspected on account of it.

4. Be sure that your own relations to the party to whom your friend seeks an introduction are such as to warrant you in giving the letter. Otherwise that friend may find himself in an awkward predicament.

5. If the letter is of a business nature, through which pecuniary credit is sought, be very careful what you write. Bear in mind that you may be held responsible before a court and jury for the contents of your letter.

6. Remember you have no right to thrust one of your acquaintances upon the attention of another, unless you are confident that it will prove mutually agreeable or advantageous.

#### VERBAL INTRODUCTIONS.

The matter of indiscriminate verbal introductions, when three or more men meet by chance, two or more of whom are strangers to each other, is almost exclusively an American custom, and it is execrable in the extreme. But, fortunately, it is confined, for the most part, to the lower classes.

Introductions of this character, without so much as "by your leave, sir," are perpetrated in thousands of instances every day of the week, — in bar-rooms, saloons, on the side-walk, in the stage-coach, in the street-cars and omnibuses, and, in fact, anywhere and everywhere that three or more persons may happen to be thrown together. One party, who is wanting in common sense, saying nothing of an average degree of civility and politeness, if he happens to be even on speaking terms with the others, is sure to force a formal introduction.

While a gentleman of refinement may, from necessity, submit to this outlandish rudeness, he cannot but wish that this officious middleman knew just how to mind his own business.

These unwelcome introductions are quite bad enough between one *man* and another; but when a *lady* is one of the victims of such med-



dlesome officiousness, the introduction becomes an act of unpardonable effrontery and impudence.

A lady is stopping at a hotel or large boarding-house, and happens, unfortunately, to sit at the table near an ignorant, thoughtless, brainless jackanapes, whom she may honor with the request to pass the castor. From that moment he fancies himself acquainted with the lady, intrudes himself upon her attention in the sitting-room or parlor, and presumes from this salt-and-pepper acquaintance to introduce her to gentlemen strangers.

No man or woman, with very few exceptions, has a right to introduce a lady to a gentleman without consulting her in advance. Not to consult her before taking such a step is to *insult* her. To the lady it is a social nuisance. It is never done in good society, or, rather, by a person who has any claims to respectability. The lady's only defense is not to recognize the introduction, not even by a nod of the head. This is her right, and she should exercise it on the spot. It will place the introducer in his or her true position. It is not a just cause of offense to the other party to the introduction. It is simply a salutary rebuke to the officious boor who has the presumption to thus violate the rules of good breeding. It is her shortest path out of the difficulty in which she has been placed without her consent.

Near relatives, as a husband, mother, father, brother, or sister, who may be presumed to know the lady's inclination, are the only classes of persons who may properly assume to give her an introduction to a gentleman without first obtaining her assent. They may presume her willingness, when they are well acquainted with the other party to this social ceremony.

But this is rather a digression from our main subject. The following forms of letters of introduction, to be modified, of course, to suit particular cases, are given as guides for the student.

#### XIV.

##### LETTERS OF INTRODUCTION.

BUSINESS UNIVERSITY,

ROCHESTER, N. Y., Sept. 12, 1872.

H. B. BRYANT, Esq.,  
Chicago, Illinois.

DEAR SIR, — This will introduce to you the bearer, Mr. John D. Livingston, a graduate of this institution, who visits your city for the purpose of engaging in the book and stationery business.

It gives me great pleasure to assure you that he is a young man of strict integrity, superior ability, and is every way worthy of your entire confidence.

Any assistance you may find it in your power to render him in a city of strangers I will regard as a personal favor to myself, which I will be most happy to reciprocate whenever opportunity shall offer.

Very truly yours,  
L. L. WILLIAMS.

## XV.

(Copied from Kerl's *Composition and Rhetoric*.)

NEWBURGH, N. Y., March 1, 1869.

MACDONALD, PALMER, & Co.,  
744 Broadway, N. Y.

GENTLEMEN, — The bearer, Mr. A. B., is a young man who has been brought up in our city, and is well known to me. He is of very respectable parentage, a graduate of our High School, and of good standing both as a Christian and a scholar.

He is seeking a better field for his future life, and desires to engage in the mercantile business. He will make known to you his wishes; and any favor you may show him will oblige

Your friend,  
C. D.

The superscription on these letters, or, rather, on the envelopes inclosing them, should be thus :—

*H. Brunt, Esq.,*

*Business College,*

*Chicago,*

*Illinois.*

*Introducing*

*John D. Livingston.*

*Macdonald, Palmer, & Co.,*

*744 Broadway,*

*New York.*

*Introducing*

*Abram Barnett.*

If Mr. Livingston is spending some time in Chicago, as the letter implies he is, he should send to Mr. Bryant the letter, inclosing his card, in a separate envelope, showing where he stops. Mr. Bryant will probably call on him as soon as convenient, or will address a note to him, requesting a personal interview, naming time and place.

This letter should be open when delivered by Mr. Williams to Mr. Livingston, so that he may know what is written; but it should be sealed before being delivered.

It should be *sent* to Mr. Bryant, when convenient to do so, instead of being personally delivered, for two reasons:—

1. It would be quite awkward to be present, waiting while Mr. Bryant reads what is said of the bearer.
2. This method leaves Mr. Bryant entirely at liberty to choose his own time and place for an interview, or to decline the introduction altogether, if he prefers this course.

But, were Mr. Livingston making merely a flying trip through Chicago, spending only a few hours in the city, there could be no impropriety in his delivering the letter personally to Mr. Bryant, should he find him disengaged. Never thrust such a letter, however, upon the attention of the party to whom it is addressed at a moment when he is busily engaged with others. It would be uncivil.

## XVI.

PORTLAND, MAINE, Sept. 12, 1872.

JOSEPH CUTLER, Esq.,  
Boston, Mass.

DEAR SIR, — Allow me to introduce to your kind favor and regard Mr. James Merwin, the bearer, junior partner of the highly respectable house of Jones, Merwin, & Son of this city.

My esteemed friend visits your city for a few days only, on his way to New York. While he may remain in Boston, I trust you will extend to him all necessary attention to make his sojourn there as agreeable as possible. He is a young man of no ordinary promise and ability, as you will soon learn by personal association with him.

Command my services in any similar cases, with the assurance that I shall always be most happy to honor your letters of introduction.

Faithfully, your friend,

EDMUND FARWELL.

## LETTERS OF CREDIT.

To a letter of credit, as to one of introduction, and as to a bill of exchange, which it in some respects resembles, there are three parties: the writer, the bearer, and the receiver, or person to whom it is addressed: —

1. The *writer* is the author of the letter, who is presumed to be well acquainted with the other two parties, though the latter may be wholly unacquainted with each other. He presumes also that his guarantee will be accepted by the receiver, at least to the extent of the sum named in the letter, for which he proposes to become responsible. The writer does not become responsible to the bearer at all, if the credit is refused.

2. The *bearer* is a stranger to the receiver of the letter, and he desires to become the debtor of the latter to an indefinite amount, but not exceeding that named in the letter of credit. His position in the letter is somewhat analogous to that of the payee in a bill of exchange; though no protest or notice of dishonor is necessary in case the credit named is refused.

3. The position of the *receiver* of the letter is somewhat similar to that of the drawee of a bill of exchange. He can honor the letter by giving the credit named, the whole or in part, or he can decline it altogether. He is not presumed, however, as the drawee is in a bill of exchange, to have funds in his hands to the amount named, belonging to the writer of the letter or drawer of a bill.



The following is a common form of a letter of credit :—

## XVII.

ROCHESTER, N. Y., Sept. 13, 1872.

IVISON, BLAKEMAN,

TAYLOR, & Co., New York.

GENTLEMEN, — Please allow John Brown, of this city, a credit for goods, wares, and merchandise, as he may select, to any amount not exceeding two thousand dollars, and I will become responsible to you for the payment of the same, in case Mr. Brown shall fail to make payment therefor.

You will please to notify me of the amount for which you may give him credit, and if default should be made in the payment, let me know it immediately.

NELSON L. BUTTON.

## XVIII.

BOSTON, MASS., Sept. 13, 1872.

MESSRS. A. T. STEWART & Co.,

Broadway, New York.

GENTLEMEN, — If you will sell Mr. J. B. Loomis, the bearer, of this city, a bill of dry-goods to any amount not exceeding four thousand dollars, on four months' credit, I will become responsible to you for the punctual payment of the same.

Should he make purchases of your house on account of this letter, you will please advise me thereof, and, in case of his failure to pay at maturity, give me immediate notice of the delinquency.

I am, gentlemen,

Very respectfully yours,

NATHANIEL P. BANKS.

## BUSINESS LETTERS.

The following business letters are copied, with variations to suit the purposes of this work, and to conform to American usage, from *The Business Letter-Writer*, published in London by Frederick Warne & Co. As modified, they are believed to be well adapted to the wants of the American business man.

These letters are not given for you to copy in your business affairs. Indeed, not one of them can, by any possibility, be perfectly adapted to your wants in a single instance. You must write from your own brain. A *Complete Letter-Writer*, made up chiefly of forms, is a little bound book of failures. It is not worth the white paper on which it is printed.

But, taken in connection with the lessons that are given in Part I. and Part II. of this work, a few such letters may serve as general

guides in the structure and literature of business epistles. You have seen that every letter, whether longer or shorter, or on whatever subject it may be written, must have certain parts. Wanting in any of these parts, it is incomplete.

Then, when you find it necessary to write a letter, do not look over these forms expecting to find one exactly suited to your wants. You will certainly be disappointed if you do. They are inserted here only for the purpose of illustrating what you have already been taught from these pages. You may glean from them this, and this only: the general tone, air, dress, modes of expression, complimentary terms, how to begin, how to close, &c., &c., according to the instructions given in this little volume.

The first letter is from a retail merchant, who desires to open an account with a wholesale dealer, with whom he has no personal acquaintance.

## XIX.

110 FAYETTE STREET, SYRACUSE, N. Y.,  
Sept. 13, 1872.

MR. J. B. THOMPSON,  
New York.

SIR, — F. C. Beaman, Esq., who is, I believe, well known to you, has frequently spoken to me of your house of business in terms of great praise, and has strongly recommended to me to make a trial of your goods.

On this recommendation I inclose you a list of goods which I at present require, and will thank you to indicate the prices against the various articles enumerated. If, on the receipt of your answer, I find the quotations reasonable, I shall do myself the pleasure of transmitting you an order.

Be good enough to let me know at the same time what are your terms of payment, together with any other particulars of which you may consider it desirable for me to be informed.

Awaiting the favor of your reply, I am, Sir,

Yours truly,  
A. B. MERCHANT.

## XX.

## ANSWER TO XIX.

26 JOHN STREET,  
New York, Sept. 14, 1872.

MR. A. B. MERCHANT,  
110 FAYETTE STREET, SYRACUSE, N. Y.

SIR, — In reply to your favor of the 13th instant, I beg leave to reinclose, with prices annexed, the list you did me the honor to send me.

These prices you will, I am persuaded, find most reasonable, and, at the same time, I guarantee the excellence of the quality of the goods. Should you favor me with your orders, I flatter myself that you will be enabled to confirm by experience the favorable opinion which my friend, Mr. Beaman, has been good enough to express of my merchandise.

With regard to payment, my terms are five per cent discount for cash, or a bill at three months; and you are at liberty to choose the mode of settlement which best suits you.

Trusting that I shall be favored with your commands, I am, Sir,

Yours respectfully,

J. B. THOMPSON.

## XXI.

### REPLY, GIVING AN ORDER.

110 FAYETTE STREET,

SYRACUSE, N. Y., Sept. 17, 1872.

MR. J. B. THOMPSON,

26 JOHN STREET, NEW YORK.

DEAR \* SIR, — In reply to your letter of the 15th instant I beg leave to say that I am satisfied with the list of prices sent, and also with the terms of payment mentioned by you.

Please forward as soon as possible the articles detailed in the inclosed list; and if, as I doubt not, the goods come up to my expectations, I hope to have the pleasure of extending my relations with your house.

Our mutual friend, Mr. Beaman, whom I have already mentioned, will cheerfully afford you every information you may desire to have respecting me; and should you require additional references, I can forward you the names of two or three New York houses, where my account has been open for some years.

I will duly notify you of the receipt of the goods, and you may draw upon me for the amount, at three months, agreeably to your terms.

I am, dear Sir,

Yours, truly,

A. B. MERCHANT.

## XXII.

16 JOHN STREET, NEW YORK,

Sept. 19, 1872.

A. B. MERCHANT, ESQ.

Syracuse, N. Y.

DEAR SIR, — I beg to inclose you invoice of the articles ordered by you, in your favor of the 17th instant. The goods have been forwarded to your address, per rail, this day.

\* It will be observed that two letters were exchanged before the word *dear* was placed before *Sir* in the complimentary address.

The greatest care has been exercised in the selection of the goods, and I trust that you will be pleased with them in every respect.

The terms in which Mr. Beaman has spoken of you are perfectly satisfactory, and I need no further references.

Thanking you for the confidence which you appear disposed to place in me, and assuring you that I shall be most happy to receive a continuance of your favors, I remain, dear Sir,

Yours, faithfully,

J. B. THOMPSON.

### XXIII.

#### A LETTER, REFUSING TO EXECUTE AN ORDER UNTIL REFERENCES ARE FURNISHED.

NEW YORK, Sept. 10, 1872.

JAMES PATTERSON, Esq.,  
Buffalo, N. Y.

SIR, — We are in receipt of your favor of the 8th instant, inclosing order for goods; in respect to which we would respectfully remind you that you have omitted to furnish us with references, and that you make no mention of the mode in which you propose to pay for the goods.

We need scarcely remind you that it is customary in all cases, on giving a first order, to furnish satisfactory references, or to forward the cash. As we have not hitherto had the pleasure of transacting business with you, and have, indeed, no knowledge of you, we must beg of you to furnish us with the names of some two or three respectable houses with whom you are in the habit of doing business, or to express your willingness to pay ready money for the goods, on receipt of the invoice.

Very respectfully yours,

BROWN, DUNN, & SMITH.

### XXIV.

#### LETTER, DECLINING TO EXECUTE AN ORDER ON ACCOUNT OF UNSATISFACTORY REFERENCES.

BUFFALO, N. Y., Sept. 10, 1872.

JAMES B. WEAVER, Esq.,  
Cleveland, Ohio.

SIR, — In reply to your favor of the 8th instant we would respectfully say, that we must decline executing the order you have transmitted us on any other terms than cash.

In arriving at this conclusion, we trust you will not think us unnecessarily harsh; but, without entering into particulars, permit us to observe that our



means are too limited, and the profits realized by the particular class of goods we sell are too small, to admit of our opening accounts in the settlement of which there might be a want of promptitude and punctuality.

If you think proper to receive our goods on the terms suggested, we will select them with due care, forward you the invoice, and, on receipt of cash for the same, the parcels shall be immediately dispatched to you.

We are, Sir,

Respectfully yours,

SMITH, PERKINS, & Co.

## XXV.

### ORDER FROM A MERCHANT TO A MANUFACTURER.

DETROIT, MICH., Sept. 7, 1872.

SAGE, PANCOAST, & Co.,

Rochester, N. Y.

GENTLEMEN, — I have the pleasure of forwarding you an order for goods as per sample in package by express.

In executing this order, I beg of you to be particular as regards quality, &c., as I require the goods for a special class of customers.

In the event of your being able to execute the order partially only, or not being able to execute it at all, please advise me to that effect as speedily as possible, so that I may acquaint my correspondents with equal promptitude.

Your particular attention to this matter will oblige,

Gentlemen,

Yours truly,

W. POTTER.

## XXVI.

### ANSWER, EXECUTING THE ORDER IN FULL.

ROCHESTER, N. Y., Sept. 9, 1872.

W. POTTER, ESQ.,

Detroit, Michigan.

DEAR SIR, — Your favor of the 7th instant has received our prompt attention, and we are happy to say that we have been able to execute your order in such manner as we think will give you perfect satisfaction.

In order that there should be as little delay as possible, we have forwarded the goods per quick train, hoping they will reach you to-morrow morning.

Holding ourselves in readiness for your further commands, and assuring you of our desire to attend to your interests,

We are, dear Sir,

Faithfully yours,

SAGE, PANCOAST, & Co.

## XXVII.

## ANSWER, ADVISING OF PARTIAL COMPLIANCE.

ROCHESTER, N. Y., Sept. 9, 1872.

W. POTTER, Esq.,  
 Detroit, Michigan.

DEAR SIR,— We regret to say that it is out of our power at present to execute your order, received per your favor of the 7th instant, in the way we would wish. For the class of goods named, there is just now such a demand that we are unable to procure them fast enough; and, indeed, we have been compelled to disappoint others of our correspondents besides yourself.

We have, however, done the best we could to your kind order, and shall be in a position in ten days' time to complete it without fail. On receipt of your instructions to that effect we will immediately forward you the goods we have looked out; or, if you prefer it, will retain them till the remaining portion of the order is executed, and forward the whole together.

Regretting our inability to comply with your request in this instance, and assuring you of our utmost endeavors to occasion you as little disappointment as possible, we are, dear Sir,

Faithfully yours,  
 SAGE, PANCOAST, & Co.

## XXVIII.

## ANSWER TO AN ADVERTISEMENT OFFERING GENERAL EMPLOYMENT.

82 WEST AVE., ROCHESTER, Sept. 7, 1872.

SIR,\*—

I hasten to reply to your advertisement in *Union and Advertiser* of this afternoon. I am most desirous of obtaining employment, and would not consider present emolument so much an object as the prospect of a permanent and respectable situation.

I am a young man, age twenty-one, and single; have received a good commercial education, and am versed in book-keeping and accounts generally. In other respects I am willing to render myself generally useful.

In the event of your doing me the honor to select me for the proffered employment, I can furnish you with satisfactory testimonials as to character, and, if necessary, provide guarantees of fidelity.

Trusting that I may have the pleasure of hearing from you in reply,

I am, Sir,  
 Your obedient servant,  
 HENRY MARSH.

TO JAMES SMITH,  
 Osborne House.

\* A letter from an inferior to a superior should omit the name at the beginning; but it should be placed at the foot, as in this example.

## XXIX.

## ASKING PERMISSION TO REFER TO A PERSON.

13 BEEKMAN STREET,

NEW YORK, Sept. 10, 1872.

DEAR SIR, —

As I have had the honor of being known to you for some years, during which time I trust my conduct has impressed you favorably, I take the liberty of soliciting at your hands the following favor.

Messrs. A. T. Stewart & Co. are in want of a correspondent at Liverpool, England, and as I am about to proceed there on some affairs of my own, and shall probably take up my residence there for several years, I am anxious to secure a post which appears to me in every way eligible, and accords exactly with my taste and inclination.

As a matter of course, Messrs. Stewart & Co. desire testimonials as to my capacity and integrity; and as you are in a position to speak positively on these points, I write to ask whether I may so far trespass on your kindness as to mention your name by way of reference.

Should you kindly grant this request, I need scarcely assure you that my endeavor will be to prove both to Messrs. Stewart & Co. and yourself that you have not been mistaken in your opinion of me; while I shall ever feel grateful for this further instance of the interest evinced by you in the welfare of

Your truly obliged

HENRY B. EVANS.

## XXX.

A LETTER TO A FORMER EMPLOYER WHOSE NAME HAS BEEN GIVEN  
AS A REFERENCE.

18 BLEEKER STREET,

NEW YORK, Sept. 16, 1872.

SIR, —

I beg to inform you that I have a prospect of being employed in the establishment of George C. Hackett & Co. I had an interview with those gentlemen this morning, and, being asked for a reference, took the liberty of giving them your name.

The length of time I had the honor of being in your employ, and the general satisfaction you were pleased to express with my conduct and ability, lead me to hope that you will speak favorably of me, adding this to the numerous obligations already conferred upon

Your obedient servant,

E. METCALF.

W. MARTIN, Esq.

## XXXI.

FROM A YOUNG MAN WHO HAS BEEN RECOMMENDED TO A MERCHANT.

916 CHESTNUT ST., PHILA., PA.,  
Oct. 6, 1872.

SIR, —

Having learned from Mr. Thompson that you were desirous that I should write you, I hasten to discharge that pleasing duty.

I have always felt a great inclination towards commerce, and have entertained a hope of gaining admission to such a house as yours, believing it would still further stimulate my predilection for trade.

I can confidently assure you, sir, that if assiduity, energy, obedience, and fidelity can gain your favor, I shall not neglect to render myself deserving of it.

My father desires me to say that he will present me to you on Tuesday next. In the mean time, I have the honor to be, Sir,

Your obedient servant,

HENRY TAYLOR.

## XXXII.

REQUIRING INFORMATION RESPECTING THE SOLVENCY OF A TRADER.

18 GAY STREET,  
BALTIMORE, MD., Sept. 10, 1872.

R. MIDDLETON, Esq.,  
Washington, D. C.

DEAR SIR, — A merchant of your city, whose name is written on the inclosed card, has just forwarded me a large order, which he desires me to fill.

Not having had any transactions with him, and being naturally desirous of ascertaining whether he is trustworthy, I should esteem it a great favor if you would give me such information as you are able upon this point.

I must apologize for the trouble I am giving you, which, however, you will probably excuse, on account of the importance of the subject-matter involved.

I am, dear Sir,

Truly yours,

HENRY VARNUM.

## XXXIII.

FAVORABLE REPLY.

WASHINGTON, D. C., Sept. 11, 1872.

HENRY VARNUM, Esq.,  
Baltimore, Md.

DEAR SIR, — In reply to yours of the 10th instant, I am happy to inform you that the person whose name you furnished me merits your entire confidence.



Of his means I am not precisely informed. I fully believe them, however, to be adequate to the requirements of his trade. But of his character and habits I can confidently speak in the highest terms. He is prompt and punctual in all his transactions; and I believe no person ever had occasion to apply to him the second time for the payment of his account.

I am happy to be able to send you these assurances; and, trusting that your business relations may prove mutually profitable and advantageous, I am

Very truly yours,

B. MIDDLETON.

### XXXIV.

#### UNFAVORABLE REPLY.

WASHINGTON, D. C., Sept. 11, 1872.

HENRY VARNUM, Esq.,  
Baltimore, Md.

DEAR SIR, — I regret to say, the person whose name you mention in yours of the 10th instant is totally unworthy of your confidence. He has no capital; and, what is worse, is wholly destitute of any sense of business or moral obligation. He is well known to have been in financial difficulties for some time past, and contrives to temporarily bolster up his affairs by obtaining new credits, and systematically underselling his goods.

Sooner or later, his failure is certain. How long he will stand it depends entirely on his ingenuity to disguise matters, and the indulgence and credulity of creditors. In the end, I am convinced his creditors will obtain next to nothing.

I regret that I am obliged to give this account of any brother tradesman; but, since you request it of me, and it is highly important to your interests, I ought to speak with ingenuousness.

Yours very truly,

B. MIDDLETON.

### XXXV.

#### INCLOSING STATEMENT OF ACCOUNT.

NEW YORK, 10 DEY STREET,  
Sept. 10, 1872.

MESSRS. A. S. MANN, & Co.,  
Rochester, N. Y.

GENTLEMEN, — Inclosed we hand you statement of account for the past month, which we believe you will find correct.

We shall feel obliged by your examining the same at your earliest convenience, and shall be happy to receive your check for the amount, or instructions to draw on you in the ordinary course.

We are, gentlemen,

Yours truly,

BROWN & BROMLEY.

## XXXVI.

## INCLOSING BILL FOR ACCEPTANCE.

NEW YORK, Sept. 17, 1872.

MESSRS. SMITH & SEAYER,  
Syracuse, N. Y.

GENTLEMEN, — Inclosed we hand you bill for acceptance for \$ 652.73, the amount of balance due from you to us to the present date.

We shall feel obliged by your accepting the same, and returning it by due course of mail.

Awaiting further favors, we are, gentlemen,

Very truly yours,

BROWN, SMITH, & SEAMAN.

## XXXVII.

## REMINDING OF THE STATEMENT OF AN ACCOUNT UNPAID.

BOSTON, MASS., Sept. 16, 1872.

EDWIN BRISTOL, ESQ.,  
Utica, N. Y.

SIR, — We beg to remind you that on the 10th instant we forwarded statement of account, requesting you at the same time either to transmit us a check, or give us instructions to draw upon you in the ordinary way.

Not having heard from you in reply, we again write, asking your immediate attention to this matter, by giving which you will much oblige

Yours very truly,

HUSE & HIGGINS.

## XXXVIII.

## FROM A RETAIL TO A WHOLESALE MERCHANT, ASKING TIME FOR PAYMENT.

MEADVILLE, PENN., Sept. 11, 1872.

JOHN J. MERWIN, ESQ.,  
Cleveland, Ohio.

DEAR SIR, — I am compelled by unfortunate circumstances, and much against my will, to make a request, — the first of the kind I have ever made, and I sincerely trust it may be the last.

For a variety of reasons, business in this vicinity has latterly been so very dull that I have been unable to realize the funds necessary to meet my engagements; and I see no prospect that I can at present, unless I dispose of my stock at a great sacrifice, which I cannot think you would desire me to do.

I have many good accounts, none of which, however, are due yet for three

weeks, and I could not ask for payment beforehand without running the risk of offending some of my best and largest customers.

I trust that under these circumstances you will extend indulgence, and suffer my account to stand over, say for one month from this day, when it will be punctually met, and the obligation most gratefully acknowledged by

Yours very respectfully,

E. C. DARWIN.

### XXXIX.

#### REPLY TO THE FOREGOING.

CLEVELAND, OHIO, Sept. 12, 1872.

E. C. DARWIN, Esq.,

Meadville, Penn.

DEAR SIR,—In reply to your letter of yesterday, I beg to say that I most cheerfully accede to your very reasonable request; and I am only sorry to learn that business should have been so dull as to place you in this disagreeable position.

I trust, however, that matters will shortly improve with you, and, assuring you of my continual desire to serve you,

I am, dear Sir,

Faithfully yours,

JOHN J. MERWIN.

### XL.

#### ANOTHER REPLY.

CLEVELAND, OHIO, Sept. 11, 1872.

E. C. DARWIN, Esq.,

Meadville, Pa.

DEAR SIR,—I was somewhat embarrassed by the receipt of your letter of yesterday, asking the liberty of postponing the payment of your account; for, to tell you the truth, I had confidently relied on the cash due from you to meet my own engagements.

I do not wish, however, to appear illiberal and selfish. I will, therefore, allow the matter to stand over until the time you mention. I must at the same time, however, request you to be punctual then, as non-fulfilment on your part would really place me in a position of some difficulty.

I am, dear Sir,

Very truly yours,

JOHN J. MERWIN.

## XLI.

## A SHARP DUNNING LETTER.

ALBANY, N. Y., Sept. 19, 1872.

MR. GEO. H. PRATT,

Watertown, N. Y.

SIR, — You wrote me a month ago, declaring your inability to settle your account, and stating in the most positive terms that a settlement should be made on the first day of the present month. More than a fortnight has elapsed since the day named, but the promised settlement has not been made, neither have I heard one word from you respecting the matter.

I now feel compelled to write you in more serious terms, and to urge upon your attention the necessity of attending to this business without further delay.

As a man of business you must be aware that these irregularities in connection with money matters are calculated to cause, not only distrust in yourself, but much inconvenience to me; and allow me to tell you plainly, that if all my customers were as tardy in settling their accounts as you are I should soon be compelled to give up business.

I cannot help thinking, that, although you may, as other men do, experience occasional periods of pressure, the general irregularity in your payments arises from an absence of consideration for others rather than a want of means.

Now that I have thus placed the matter before you, I do hope that you will not only promptly attend to this account, but that you will endeavor to be more punctual in future engagements.

I am, Sir,

Yours respectfully,

W. G. WHEELER.

## XLII.

## A MILD DUNNING LETTER.

POUGHKEEPSIE, Sept. 10, 1872.

W. BROWN, Esq.,

SYRACUSE, N. Y.,

DEAR SIR, — Allow me to remind you that your account with me has been standing for several months unsettled.

I should not even now have called your attention particularly to it, were it not that in a few days I must meet a heavy bill, and must rely in part on your bill to furnish the means of providing for it.

I should, therefore, esteem it a great favor if you would let me have either the whole, or at least a considerable portion, of your account in the course of a week or ten days.

Thanking you for past favors, I remain, Sir,

Your obedient servant,

A. R. MORGAN.



## XLIII.

FROM A MERCHANT ASKING FURTHER TIME OF HIS PRINCIPAL  
CREDITOR.

HALLOWELL, ME., Sept. 18, 1872.

WILLIAM GRAY, ESQ.,  
Boston, Mass.

DEAR SIR, — It is with extreme reluctance and regret that I am obliged to inform you that my affairs are, for the present, so embarrassed as to render it impossible to meet my engagements with you for some four or five months.

You are my principal creditor; and to you I address myself in this difficulty, trusting that you will allow me the extension of time I ask. If you can do so, I shall be enabled to discharge in full all the claims against me, and place my financial concerns once more in a sound condition.

I may be allowed to inform you that my difficulties have arisen from circumstances over which I could exercise no control. During the last twelve months I have been visited with severe family affliction; and, in addition, several customers, who, in the aggregate, owe me a large sum, have either failed or kept out of the way.

Trusting to your ability and willingness to grant this request, I remain, sir,

Very respectfully yours,

ARTHUR WATSON.

## XLIV.

FROM A MERCHANT WHO HAS BEEN COMPELLED TO SUSPEND  
PAYMENT.

BURLINGTON, VT., Oct. 1, 1872.

MESSRS. DOAN & DEAN,  
119 Broadway, New York.

GENTLEMEN, — It becomes my unpleasant duty to apprise you, that, owing to a severe loss by the recent fire in this place, I am compelled to suspend payment.

I have no doubt, however, that in the course of six months, at farthest, I shall find it in my power to do full justice to all my creditors.

Meanwhile I have placed my books and resources in the hands of Messrs. Jewett & Co., the well-known accountants; and I trust that even under the darkest aspect of affairs there will be a considerable dividend coming shortly, and that within the time mentioned my estate will yield one hundred cents to the dollar.

I have the honor to be, gentlemen,

Your obedient servant,

JAMES GALLOWAY.

## XLV.

## INQUIRING INTO THE CHARACTER OF A CLERK.

19 CORTLAND STREET,  
NEW YORK, Oct. 3, 1872.

JAMES DOBSON, Esq.,  
Albany, N. Y.

SIR, — Mr. J. H. Fountain, who represents himself as having been in your employment for the last three years, has referred me to you for testimonials of his character, &c., and as I have some intention of engaging him, I should feel obliged if you will inform me as to his honesty and general good conduct, as well as to his fitness for the post which he seeks to fill in my establishment.

I am, Sir,

Respectfully yours,  
J. BREWSTER.

## XLVI.

## REPLY TO THE FOREGOING.

ALBANY, N. Y., Oct. 4, 1872.

J. BREWSTER, Esq.,  
19 Cortland Street, New York.

SIR, — In reply to your favor of yesterday, inquiring into the character of Mr. J. H. Fountain, I would say that he was in my employment for three years as book-keeper.

During that time he served me with fidelity, and conducted himself in all respects to my entire satisfaction. Moreover, I consider him well fitted to undertake the duties of counting-house clerk.

I would gladly have retained him; but he seeks a broader field of labor, and deserves a higher salary than I can afford to pay.

Truly yours,  
JAMES DOBSON.

## XLVII.

## NOTICE OF DISSOLUTION OF PARTNERSHIP.

ROCHESTER, N. Y., Oct. 1, 1872.

MESSRS. A. T. STEWART & Co.,  
New York.

GENTLEMEN, — On the 10th of this month the partnership heretofore and now existing between John Smith and George Brown, grocers in this city, will expire by the terms of its own limitation.

After that date the business will be carried on at the old stand, No. 76 State

Street, by Mr. George Brown and L. R. Townsend, under the firm name of Brown & Townsend. We are, gentlemen,

Your obedient servants,  
SMITH & BROWN.

## XLVIII.

## ANNOUNCING A CHANGE IN A FIRM.

OGDENSBURGH, N. Y., Oct. 1, 1872.

A. B. GRISWOLD & Co.,  
Penn Yan, N. Y.

GENTLEMEN, — We beg leave to inform you that we have this day taken into partnership Mr. William Warren, who for the last ten years has been confidentially employed by us. The firm will be from this day Jones, Brown, & Warren.

Soliciting a continuance of the confidence hitherto reposed in us, we are, gentlemen,

Yours very respectfully,  
STEPHEN JONES,  
NATHAN BROWN.

Stephen Jones will sign JONES, BROWN, & WARREN.\*

Nathan Brown will sign JONES, BROWN, & WARREN.

William Warren will sign JONES, BROWN, & WARREN.

\* The handwriting of each member of the firm is given that the correspondents of the new company need not be imposed upon by forged signatures.

## PART II.

## LEGAL BUSINESS FORMS.

## I.

## INLAND BILL OF EXCHANGE, PAYABLE TO ORDER.

*\$100. Rochester, N. Y., Sept. 20, 1872.*  
*At sight, pay to S. S. Packard, or order, one hundred*  
*dollars, value received, and charge to account of*  
*To A. T. Stewart, } L. L. Williams.*  
*New York. }*

1. This is called an Inland Bill of Exchange, because the drawer, L. L. Williams, and the drawee, A. T. Stewart, reside in the same State or country.

2. Before this bill can be transferred to you or any other person, it must be indorsed by S. S. Packard, the payee.

3. If the bill is so indorsed and transferred to John Smith, for instance, Smith becomes indorsee. If Packard indorses it in full, that is, in these or similar words, "*Pay to the order of John Smith,*" John Smith's signature, or his identity, must be proved to the satisfaction of Mr. Stewart, before he will pay the money on the bill. Otherwise he might pay to the wrong person, and lose the amount himself. Stewart must also know Packard's signature to be genuine.

## II.

## INLAND BILL PAYABLE TO BEARER.

*\$100. Troy, N. Y., Sept 20, 1872.*  
*At ten days' sight, pay to E. G. Folsom, or bearer, one*  
*hundred dollars, value received, and charge to account of*  
*To Ivison, Blakeman, } John R. Carnell.*  
*Taylor, & Co., New York. }*



1. This bill can be transferred by delivery, with or without indorsement.

2. When it is presented to the drawees, it is presented for *acceptance*, and not for payment. If they accept it, they will write across the face of it the word *accepted*, giving date, and then sign their partnership name to the acceptance. The date of the acceptance shows when the bill falls due.

3. It is not necessary that the holder of such a bill, when he demands acceptance or payment, should identify himself. It is enough that he is the *bearer*.

4. The words *at ten days' sight* mean *ten days after this bill shall be shown to you*, the drawees.

### III.

#### FOREIGN BILL OF EXCHANGE.

1. Exchange for	<i>New York, Oct. 1, 1872.</i>
£1,000. <i>Thirty days after sight of this First of Exchange (second and third unpaid), pay to the order of L. L. Williams one thousand pounds sterling, value received, and charge to account of</i>	
<i>To John Brown,</i>	} <i>Robert C. Spencer.</i>
<i>Liverpool, England,</i>	
<i>No. 1,240.</i>	

Suppose this bill of exchange is sent out by steamer from New York, October 2, 1872. Perhaps the vessel is wrecked on its passage, and the bill never reaches Liverpool. To provide against such a contingency a second bill is drawn, bearing the same date, and is sent by the next steamer, which second bill reads thus:—

2. Exchange for	<i>New York, Oct. 1, 1872.</i>
£1,000. <i>Thirty days after sight of this Second of Exchange (first and third unpaid), pay to the order of L. L.</i>	

*Williams one thousand pounds sterling, value received, and charge to account of*

*To John Brown,  
Liverpool, England,  
No. 1,240.*

*Robert C. Spencer.*

Now, it is among the *possibilities* that this *second* bill may meet with the same fate as the first, to provide against which a *third* is drawn as follows:—

### 3. *Exchange for*

*New York, Oct. 1, 1872.*

*£1,000. Thirty days after sight of this Third of Exchange (first and second unpaid), pay to the order of L. L. Williams one thousand pounds sterling, value received, and charge to account of*

*To John Brown,  
Liverpool, England,  
No. 1,240.*

*Robert C. Spencer.*

1. These three bills constitute legally but one bill,—are a set,—and the payment of one is the payment of all.

2. It will be observed that the first of the set has these words included in parentheses: “Second and third unpaid.” This means, *if* the second and third are not paid, pay this; and so of the others. *If* the first and third are not paid, pay this *second*; and *if* the first and second are not paid, pay this *third* bill.

3. This class of bills of exchange are called *foreign*, because the drawer and drawee reside in different States or countries.

4. The American States are foreign to each other in regard to bills of exchange. A draft, or bill, drawn by one who resides in Jersey City on a merchant or banker residing in New York, and payable in the latter, would be a foreign bill, though the cities are but a mile or two apart.

5. Before Mr. Williams sends the foregoing draft to Liverpool, he should indorse it in full, payable to the order of his correspondent in that city, thus, *Pay to the order of William Jackson*, and write his name under the indorsement.

6. A draft should always be made payable in the currency of the country where the drawee resides. In England it should be *pounds*; in France, *francs*; and in this country, *dollars*.

## IV.

## PROMISSORY NOTE PAYABLE TO ORDER.

\$1,000.

*Rochester, Oct. 1, 1872.*

*Three months from date I promise to pay Robert C. Spencer, or order, one thousand dollars, for value received.*

*James H. Goldsmith.*

To properly transfer this note (IV.), Mr. Spencer, the payee, must write his name across the back of it. If he writes it in blank, that is, simply his name, it can then be transferred from hand to hand without further indorsement.

## V.

## PROMISSORY NOTE PAYABLE TO BEARER.

\$1,000.

*Rochester, Oct. 1, 1872.*

*Thirty days after date I promise to pay Robert C. Spencer, or bearer, one thousand dollars, for value received.*

*James H. Goldsmith.*

This note (V.) is transferable from hand to hand, like a bank bill, without indorsement, on account of the word *bearer*.

## VI.

## JOINT AND SEVERAL NOTE.

\$1,000.

*Rochester, Oct. 1, 1872.*

*Sixty days from date we jointly and severally promise to pay W. H. Sadler, or bearer, one thousand dollars, for value received.*

*E. R. Felton.*

*E. G. Folsom.*

On this last note (VI.) each makes a separate promise that he will pay the sum mentioned at the time specified. The holder can sue either or both, as he chooses, when the note becomes due, unless paid. If the word *severally* were omitted, the holder must sue both Felton and Folsom, if he sues at all.

So, if a note reads, "*I promise to pay*," and is signed by more than one person, each signer may be sued separately, as though he were the only one who made the note; for it is a joint and several instrument.

## VII.

### BANK CHECK.

No. ....

Rochester, Sept. 21, 1872.

**Powers' Banking House,**

*Pay to W. W. Warner, or bearer, one hundred dollars.*

\$100.

*Henry C. Spencer.*

Instead of the word *bearer*, if the check is not to be used immediately, or if it is to be sent to the payee by mail, it is safer to insert the word *order*; as, in such case, if the check miscarries or gets lost, or the letter containing it is robbed, no one can obtain the money on it until it is indorsed by the payee. Or, if paid under a forged indorsement, the loss falls on the bank.

## VIII.

### WILL.

When it is convenient to employ a lawyer to write a will, or some one who is familiar with legal forms, the services of such a person should be procured. But this is not always convenient.

Therefore every person who can write a legible hand should learn to draw a will in proper form. If he never has occasion to use this knowledge for himself, he may be called on to perform this kind of office for a friend or neighbor suddenly thrown upon a bed of death. The form of a will ought to be inserted in every Reader, Arithmetic, Grammar, and other common-school text-book. No scholar should be



allowed to leave the primary school ignorant of the form and legal requisites of a will.

In some States a will requires two, in others, three subscribing witnesses. In some, it is necessary to affix a seal to the testator's name; while in others this is unnecessary. Whether the statute requires it or not, it can do no harm to have three witnesses, and to affix a seal to the testator's signature.

1. The *testator* is the one who makes and signs the will.

2. The *donee*, generally called *legatee* or *devisee*, is the one who receives property by the will. He should not write it, nor in any way procure the writing of it, nor be a subscribing witness to it.

3. The *executor* is the person to whom the execution of the will is intrusted by the testator.

4. Anybody not interested in the will, who is of suitable age and discretion, even though not of the age of twenty-one years, may be a subscribing witness to a will.

5. The witnesses to a will should write their several places of residence opposite their respective names.

6. The witnesses should sign their names in the presence of each other, and in the presence of the testator, and at his request.

7. Three witnesses are required under the English statute, and in Vermont, New Hampshire, Maine, Massachusetts, Rhode Island, Connecticut, New Jersey, Maryland, South Carolina, Georgia, Alabama, and Mississippi.

At least two witnesses are required in New York, Pennsylvania, Delaware, Virginia, Ohio, Illinois, Indiana, Missouri, Tennessee, North Carolina, and Kentucky.

8. At the time of the attestation of the witnesses the testator should declare the instrument to be his last will or testament.

#### FORM OF WILL.

I, Henry Barlow, of Rochester, State of New York, being of sound mind and memory, and considering the uncertainty of this frail and transitory life, do therefore make, publish, and declare this to be my last WILL AND TESTAMENT, that is to say:—

*First.* After all my lawful debts and funeral expenses are paid and discharged, I give and bequeath unto my wife, MARY BARLOW, the dwelling-house and land connected therewith which we now occupy as a homestead; and all the furniture, including the piano, pictures,

ornaments, carpets, library, and all other things used by us in house-keeping, or in connection therewith; and also five thousand dollars cash, and twenty-five shares in the FLOUR CITY NATIONAL BANK.

*Second.* I give to my son SAMUEL all my real estate in the town of Pittsford, Monroe County, New York, and all the stock and implements used for farming purposes in connection with the same.

*Third.* I give to my daughter JULIA five thousand dollars cash for her sole use, and for the use of her heirs at her discretion, free from the control of her husband.

*Fourth.* The residue of my property, real and personal, I give and bequeath to my unfortunate and afflicted invalid son WALTER.

*Fifth.* I hereby appoint my son SAMUEL to be executor and my wife MARY to be executrix of this my last will and testament, hereby revoking all former wills by me made.

*In witness whereof* I have hereunto subscribed my name and affixed my seal, the first day of October, in the year of our Lord one thousand eight hundred and seventy-two.

HENRY BARLOW.



[Attestation.]

The above written instrument was subscribed by the said HENRY BARLOW in our presence, and acknowledged by him to each of us; and he at the same time declared the above instrument, so subscribed, to be his last will and testament; and we, at his request, have signed our names as witnesses hereto, in his presence, and in the presence of each other, and written opposite our names our respective places of residence.

JOHN M. DUNNING, 5 Trowbridge Street, Rochester.

JULIUS L. TOWNSEND, 10 Elizabeth Street, Rochester.

NELSON L. BUTTON, 27 Tremont Street, Rochester.

## VOCABULARY OF MERCANTILE TERMS.

[The following tables are copied from Bryant & Stratton's excellent work on *Book-keeping*, with the consent of its author, S. S. Packard, principal and proprietor of the *New York Business College*.]

### A

**Abandonment**, the surrendering of a ship or goods insured to the insurer.

**Abatement**, discount allowed on damaged goods, or for the payment of money before due.

**Acceptance**, the formal agreement to pay a draft or bill according to its terms.

**Accommodation**, the loan of money or of one's name, upon which money may be raised.

**Account**, a systematic arrangement of debits and credits, under the name of a person, species of property, or cause. Book-keeping is the *science* of Accounts.

**Account-current**, a running, or unsettled account.

**Accountant**, one skilled in Accounts, or engaged in keeping books.

**Actuary**, the active officer in a life insurance company; one skilled in the science of annuities.

**Adjustment**, the settlement of a loss incurred by the insured; a general settlement.

**Administrator**, one who administers upon an estate by order of the Probate Court.

**Adulteration**, the act of debasing by mixing any spurious commodity with a genuine article.

**Ad valorem**, according to the value; a term used in fixing the rates of duties on imports.

**Adventure**, a speculation; usually applied to the shipment of goods on account of the shipper.

**Advance**, increase in price; money paid on goods before they are delivered.

**Advice**, information given with reference to a shipment or other important matter.

**Agent**, one who acts; usually applied to a person who does business for and in the name of another.

- Agio**, a term used to denote the difference between the real and nominal value of money.
- Allowance**, deduction made from weights, etc. *See Tare.*
- Amalgamation**, the operation of forming amalgam; mixing mercury with any metal.
- Antedate**, to date beforehand.
- Appraisal**, a value set upon goods or property of any kind.
- Appraiser**, one who appraises.
- Aqueduct**, a channel or conduit for the conveyance of water.
- Arbitration**, the hearing of a cause between parties in controversy; estimating the value of exchange negotiated through indirect channels.
- Assay**, the trial or proof of the purity of metals.
- Assets**, resources of any kind; available means.
- Assessment**, a valuation of property or profits for the purpose of taxation.
- Assessor**, one who assesses or values property.
- Assignee**, a person properly appointed to transact business, or receive property for, or on account of, any person or estate.
- Assignor**, one who makes an assignment or transfers property or interest.
- Assignment**, the act of making over property or trust to an assignee.
- Association**, the union of persons in company for the transaction of business.
- Assortment**, a variety of sorts or kinds adapted to various wants.
- Assurance**, a guarantee or indemnity. *See Insurance.*
- Attachment**, a legal warrant for seizing a man's person or goods.
- Auction**, a method of selling goods to the highest bidder.
- Auctioneer**, one who sells goods at auction.
- Auditor**, a person appointed and authorized to examine accounts, compare vouchers, etc.
- Average**, a term used to denote damages or expenses resulting from accidents at sea; the mean time for the payment of several items due at different times.
- Avoirdupois**, the common standard of weight for all commodities except precious metals and drugs.

## B.

- Balance**, a term used to denote the difference between the sides of an account, or the sum necessary to make the account balance; an account in the ledger, showing resources and liabilities.
- Balance of Trade**, the difference between the value of imports and exports.
- Ballast**, a heavy substance placed in the hold of a ship to keep her steady in the water.
- Banking**, the business of a bank.
- Bankrupt**, one who is unable to pay his debts.
- Bill**, a general name given to a statement in writing.



The following are some of the technical names of bills : —

**Bill of Exchange**, an order drawn on a person in a distant place, requesting the payment of a sum of money.

**Bill of Entry**, a written account of goods entered at the custom-house.

**Bill of Right**, a form of entry at the custom-house by which the importer may examine his goods.

**Bill of Lading**, a list of goods shipped, having the signature of the master of the vessel or the proper officer of the transportation company.

**Bill of Parcels**, an account given by the seller to the buyer of articles and prices.

**Bill of Sale**, a writing given by the seller of personal property to the buyer, equivalent to the deed.

**Bill of Health**, a certificate from the proper authorities as to the state of health of a ship's company on leaving port.

**Bill of Mortality**, a certified account of the deaths at a certain place during a certain period.

**Bill of Credit**, a document for raising money on the credit of a state,

**Board of Trade**, an association of business men for the general advancement of commercial interests.

**Bona fide**, in good faith.

**Bond**, a deed by which the party binds himself, his heirs, executors, and assigns, to the performance of certain conditions.

**Bonded Goods**, those which remain in the custom warehouse until the duties are paid.

**Bottomry Bond**, a mortgage on the bottom of a vessel, that is, on the vessel itself, for the repayment of money loaned.

**Broker**, a trader in stocks, money, or other commodities.

**Brokerage**, the commission or percentage charged by a broker for services.

### C.

**Capital**, investment in business.

**Carat**, the weight which expresses the degree of fineness of gold.

**Cargo**, the lading or freight of a vessel.

**Cashier**, one who keeps the cash account; the financial officer of a bank, railroad, or mercantile house.

**Carrier**, one who carries goods for another.

**Charter**, an instrument bestowed with form and solemnity, bestowing certain privileges and rights.

**Charter-Party**, a contract between the owner of a ship and the freighter.

**Clearance**, a certificate from the custom-house that a ship has permission to sail.

**Clearing**, the obtaining of permission for a ship to leave port; the exchanging of drafts and settlement of balances between different houses.

- Clearing-House**, the place where the operation of clearing is performed.
- Coasting**, the trade carried on between different ports of the same country.
- Coin**, pieces of metal, usually gold or silver, impressed with a public stamp, and used as money.
- Commerce**, the exchange of commodities.
- Commission**, a percentage for the sale of goods or other service.
- Company**, an association of persons for a common enterprise.
- Compound**, to settle with a creditor by paying a part only of the debt.
- Compromise**, an agreement embracing mutual concessions.
- Consignee**, one to whom goods are consigned.
- Consignment**, goods consigned to be sold on account.
- Consignor**, one who consigns goods.
- Consols**, an abbreviation of the term "Consolidated Funds," applied to the chief public stocks of England.
- Consul**, an agent for a government in a foreign land.
- Contraband**, an article prohibited from being imported, exported, bought, or sold.
- Contract**, an agreement between two or more parties, upon sufficient consideration, to do, or not to do, a certain thing.
- Contra**, on the opposite side.
- Copyright**, the secured privilege of monopolizing the publication of any book or work.
- Counterfeit**, a spurious article resembling the genuine.
- Coupon**, a French word, signifying *cut off*. It is applied to interest warrants attached to public stocks, bonds, etc. When paid they are cut off from the bond.
- Credential**, the official warrant of a delegating power, authorizing the holder to act in a specified capacity.
- Credit**, trust given to one who owes.
- Currency**, a term used to express the collective amount of money used in the business of buying and selling.
- Customs**, the tariff charged by law on imports or exports.
- Custom-house**, the office where the business connected with customs is transacted.

#### D.

- Damaged Goods**, in the language of customs, are goods subject to duties that have received injury, either in the voyage home or the bonded warehouse.
- Days of Grace**, the time allowed by law and usage between the written date of maturity of a note or draft and the date upon which it must be paid.
- Debenture**, a certificate of drawback entitling the importer to return duties on goods shipped again.

**Debt**, an amount owing from one party to another.

**Decimal**, from the Latin *decem*, signifying ten; any system of counting by tens.

**Decimal Fractions**, fractions having any power of ten for their denominator.

**Deed**, a written contract, sealed and delivered.

**Defalcation**, diminution, deducted from.

**Defaulter**, one who fails to account for money or valuables entrusted to his care.

**Delivery**, the passing of goods or money from one to another.

**Demand and Supply**, terms used to denote the relations existing between consumption and production.

**Demurrage**, forfeit money for detaining a vessel beyond her time.

**Denier**, a small French copper coin.

**Deviation**, the departure of a vessel from the course specified in her insurance policy.

**Diplomacy**, the art of conducting negotiations.

**Discount**, consideration allowed for the payment of a debt before it is due.

**Dividend**, division of profits among stockholders.

**Drawback**, an amount remitted which has been previously paid as duties.

**Draft**, an order for the payment of money.

**Drawee**, the person on whom a draft is drawn.

**Drawer**, the person who draws a draft.

**Duplicate**, a copy or transcript of anything.

**Duty**, a government tax.

## E.

**Effects**, property of any kind.

**Embargo**, a prohibition laid by the government on ships to prevent their leaving port.

**Embezzlement**, the illegal appropriation of the funds of a principal by an agent or employee.

**Emporium**, a commercial center; a mart.

**Endorse**, to subscribe to anything; to write one's name on the back of a note.

**Engross**, to monopolize; to buy up produce for the purpose of affecting the market; to copy in manuscript.

**Exchange**, the fundamental principle of trade; the species of paper by which debts are paid without the transmission of money; premium and discount arising from the purchase and sale of funds.

**Exports**, goods or produce carried abroad.

**Express**, a messenger or vehicle sent on a special errand; a regular conveyance for packages.

## F.

**Fabric**, manufactured cloth.

**Face**, the amount expressed on a note or draft.

**Factor**, an agent employed to transact business for another.

**Factory**, a house or place where factors reside ; a building for the manufacture of goods.

**Fac-simile**, an exact resemblance.

**Failure**, becoming insolvent.

**Fancy Stocks**, usually applied to the stocks of joint companies subject to fluctuation in price.

**Favor**, the polite term for a letter received ; a note or draft is *in favor* of the person to whom it is to be paid.

**Fee simple**, an estate held by a person in his own right.

**Finance**, pertaining to money ; the public revenue.

**Financier**, an officer of revenue ; one skilled in money matters.

**Firm**, the general title of a copartnership.

**Firkin**, a measure equal to nine ale gallons.

**Foreclose**, to cut the mortgager off from the equity of redemption.

**Forestalling**, buying up produce before it gets to market to enhance the price.

**Form**, a particular arrangement ; a systematic method of expressing facts.

**Forecastle**, the part of the upper deck of a ship forward of the mast.

**Folio**, page of a book ; usually applied to the two pages opposite each other.

**Franc**, a French coin, equal to about eighteen cents of American money.

**Free Trade**, the policy of conducting international commerce without duties.

**Freight**, goods being transported ; the price of transportation.

**Fund**, a stock or capital ; a sum of money appropriated to some special enterprise ; used in the plural to denote wealth generally.

## G.

**Gauging**, the art of measuring the contents of a cask or other receptacle.

**Gain**, profit ; increase in wealth.

**Gratuity**, a free gift ; a donation.

**Guarantee**, or **Guaranty**, an undertaking or engagement by a third person that the agreement between two parties shall be observed ; a surety.

## H.

**Harbor**, a place where ships may lie at anchorage and in safety ; a port for loading and unloading.

**Hawker**, an itinerant peddler of merchandise.

**Highway**, a public road or thoroughfare.

**High Seas**, the waters of the ocean without the boundaries of any country.

**Honor**, to accept or pay when due.

**Hypothecate**, to pledge as security.



## I.

**Import**, to bring from a foreign country.

**Importation**, the act of importing ; the thing imported.

**Indemnity**, a guarantee against loss.

**Insolvency**, the condition of bankruptcy.

**Insurance**, indemnity from loss ; the rate paid for indemnity.

**Installment**, part of a sum of money paid or to be paid at a certain time.

**Interest**, the use of money ; commonly defined as a percentage allowed by the borrower to the lender.

**Inventory**, a list of goods enumerated in detail.

**Investment**, the laying out of money in the purchase of property.

**Invoice**, a bill of goods bought or sold.

## J.

**Jettison**, goods thrown overboard to lighten a ship in a storm.

**Jointure**, an estate in lands settled on a woman in consideration of marriage.

**Joint-stock**, property held in common by a company.

**Journal**, the chief book of the current entries in business.

## L.

**Lease**, a contract demising the use of property for a certain time.

**Ledger**, the merchant's book of accounts.

**Legacy**, a bequest ; money or property given by will.

**Letter of Credit**, an open letter of request authorizing the holder to receive money on account of the writer.

**Liability**, a debt or claim against a person.

**License**, a legal permission to do a certain act, such as selling goods, etc.

**Lien**, security on land or other property.

**Lighter**, a large, open, flat-bottomed boat used to carry goods to or from a vessel when loading or unloading.

**Lighterage**, a charge or commission for carrying goods in a lighter.

**Liquidate**, to pay or satisfy demands.

**Loan**, that which is lent for a temporary purpose.

**Lucre**, gain in money or goods.

## M.

**Manifest**, a list of the articles comprising a vessel's cargo.

**Manufacture**, the process of converting raw materials into articles of use and sale.

**Manufactory**, the place where goods are manufactured.

**Marine**, a general name for the navy of a kingdom or a state.

**Maritime Law**, law relating to harbors, ships, and seamen.

**Mark**, or **Marc**, a weight in European countries for estimating gold and silver.

**Maturity**, the date when a note or draft falls due.

**Maximum**, the highest price or rate.

**Mercantile Law**, law pertaining to business transactions.

**Merchandise**, goods; the common articles of barter.

**Merchant**, one who speculates in merchandise.

**Minimum**, the lowest price or rate.

**Mint**, the place where money is coined.

**Monopoly**, the sole right to make or use a certain article.

**Monetary**, relating to financial matters.

**Mortgage**, the transfer of property to secure the payment of a debt.

**Mortgagee**, the person to whom the transfer is made.

**Mortgager**, the one who makes the transfer.

## N.

**Navigation**, the science of conducting ships or other vessels from one port to another.

**Net**, or **Nett**, that which remains of a weight or quantity after certain deductions.

**Net Proceeds**, the amount due a consignor after deducting charges attending sales.

**Nickel**, a scarce metal resembling silver; used in the composition of the new cent coin of the United States.

**Notary Public**, an officer whose chief business it is to protest paper for non-payment.

**Note**, an incidental remark made for the purpose of explanation; a written obligation to pay money or goods.

## P.

**Par**, equal in value.

**Partnership**, an agreement between two or more persons to share in the profit and loss of any enterprise.

**Pawnbroker**, a person who advances money on goods, having power to dispose of the same if the money is not refunded as per contract.

**Policy of Insurance**, contract between the insurer and the insured.

**Portage**, the amount paid by a captain in running his vessel; the price of carrying.

**Premium**, the sum paid for insurance; the excess of value above par.

**Price Current**, a list of merchandise, with market value.

**Principal**, an employer; the head of a commercial house; the sum loaned upon which interest accrues.

**Protest**, a formal notice to the sureties of a note or draft, stating that the same was not paid at maturity ; or to the drawer of a draft, stating that the same was not accepted upon presentment.

## Q.

**Quarantine**, restraint of intercourse to which a ship is subjected, upon the supposition that she may be infected with disease.

## R.

**Rate**, price ; amount above or below par.

**Rebate**, reduction for prompt payment.

**Receipt**, a written acknowledgment of having received money or other value.

**Reprisal**, the act of seizing ships or property as indemnity for unlawful seizure or detention.

**Resources**, effects ; property of any kind.

**Revenue**, the annual produce of rents, excise, customs, duties, etc., collected by a state or nation.

## S.

**Salvage**, an allowance made by law for the saving of a ship's cargo from wreck or fire.

**Sample**, a specimen.

**Seaworthy**, in a proper condition to venture to sea.

**Seize**, to take possession of by legal process.

**Shipment**, goods shipped ; the act of loading a vessel for voyage.

**Sight**, the time of presenting a bill to the drawee.

**Signature**, the name of a person written by himself.

**Solvent**, sound ; able to pay all liabilities.

**Sounding**, trying the depth of the sea and the nature of the bottom.

**Stock**, capital in trade ; the title of the proprietor of a business.

**Stocks**, shares in joint-stock companies, and negotiable debts of governments and corporations, drawing interest.

**Stock-jobber**, one who deals in stocks.

**Surety**, indemnity against loss ; a person bound for the performance of a contract by another.

## T.

**Tare**, an allowance or discount for the weight of boxes and other receptacles of merchandise.

**Tariff**, a list of prices ; duties on imports and exports.

**Teller**, an officer in a bank who receives or pays money.

**Tender**, an offer for acceptance ; a legal tender is an offer of such money as the law prescribes.

**Tonnage**, the weight of a ship's lading ; the capacity of a vessel.

**Transfer**, to convey from one to another.

**Trustee**, a person trusted ; one to whom some special business or interest is committed.

## U.

**Usance**, business custom or habit which is generally conceded and acted upon.

**Usury**, illegal interest ; formerly, any consideration for the use of money.

## V.

**Vend**, to sell or transfer for a consideration.

**Voucher**, a written evidence of an act performed, such as the payment of money.

## W.

**Wages**, compensation for services.

**Warehouse**, a building in which goods are stored.

**Wares**, merchandise of any kind.

**Wharfage**, money paid for the use of a wharf.

**Wreck**, the ruins of a ship stranded.

**Wreckers**, persons employed in saving property from a wreck.

## ABBREVIATIONS.

**Ac't**.....Account.

**Am't**.....Amount.

**Ans**.....Answer.

**Apr**.....April.

**Ass't'd**....Assorted.

**Aug**.....August.

**Bal**.....Balance.

**B. B**.....Bill Book.

**Bbl**.....Barrel.

**B. Pay**....Bills Payable.

**B. Rec**....Bills Receivable.

**Bl'k**.....Black.

**Bo't**.....Bought.

**Bro't**.....Brought.

**Cap**.....Capital.

**C.-B**.....Cash-Book.

**Co**.....Company.

**Com**.....Commission.

**Cons't**....Consignment.

**Cr**.....Creditor.

**Dec**.....December.

**D't**.....Draft.

**Do**.....The same.

**Doz**.....Dozen.

**Dr**.....Debtor.

**D's**.....Days.

**ea**.....Each.



<b>E. E.</b> .....Errors excepted.	<b>Mar.</b> .....March.
<b>E. &amp; O. E.</b> Errors and omissions excepted.	<b>Mdse.</b> .....Merchandise.
<b>Emb'd.</b> .....Embroidered.	<b>Mo.</b> .....Month.
<b>Eng.</b> .....English.	<b>No</b> .....Number.
<b>Ex.</b> .....Example.	<b>Nov.</b> .....November.
<b>Exch.</b> .....Exchange.	<b>Oct.</b> .....October.
<b>Exp.</b> .....Expenses.	<b>O. I. B.</b> .....Outward Invoice Book.
<b>Fav.</b> .....Favor.	<b>p.</b> .....Page.
<b>Feb.</b> .....February.	<b>Pay't.</b> .....Payment.
<b>Fig'd.</b> .....Figured.	<b>P. C. B.</b> .....Petty Cash Book.
<b>Fol.</b> .....Folio.	<b>Pd.</b> .....Paid.
<b>For'd</b> .....Forward.	<b>Pkg.</b> .....Package.
<b>Fr't.</b> .....Freight.	<b>Pr.</b> .....Pair.
<b>Gal.</b> .....Gallon.	<b>pr, per</b> ....By.
<b>Hhd.</b> .....Hogshead.	<b>Prem.</b> .....Premium.
<b>I. B.</b> .....Invoice Book.	<b>Ps.</b> .....Pieces.
<b>Ins.</b> .....Insurance.	<b>Rec'd.</b> .....Received.
<b>Inst.</b> .....Instant.	<b>S. B.</b> .....Sales Book.
<b>Int</b> .....Interest.	<b>Sept.</b> .....September.
<b>Inv't.</b> .....Inventory.	<b>Ship't.</b> .....Shipment.
<b>Jan.</b> .....January.	<b>Sunds.</b> ....Sundries.
<b>lbs</b> .....Pounds.	<b>Yds.</b> .....Yards.
<b>L. F.</b> .....Ledger Folio.	<b>Yr.</b> .....Year.



THE END.

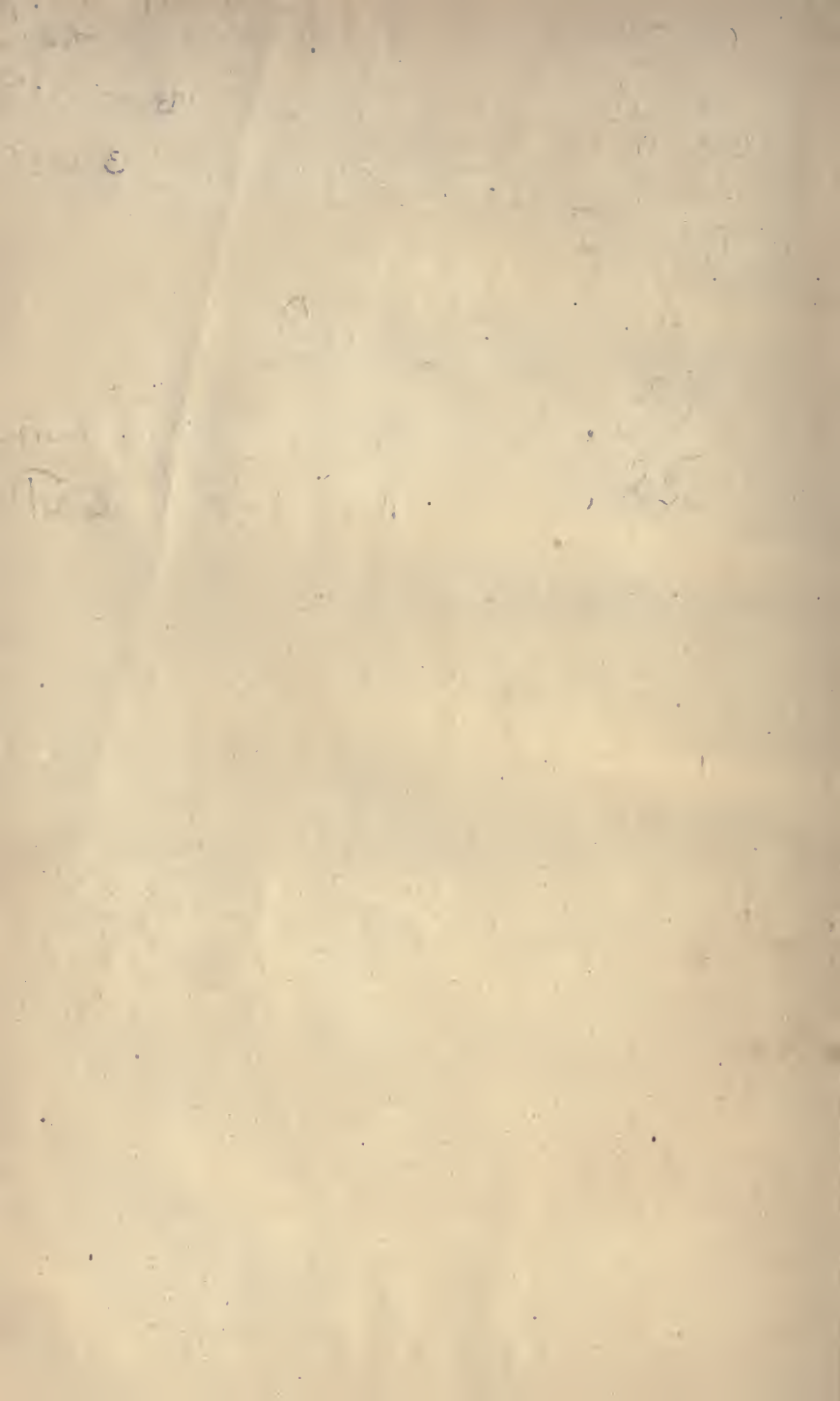


















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*Louisiana*  
*Angels*  
*California.*

